

Figure 1

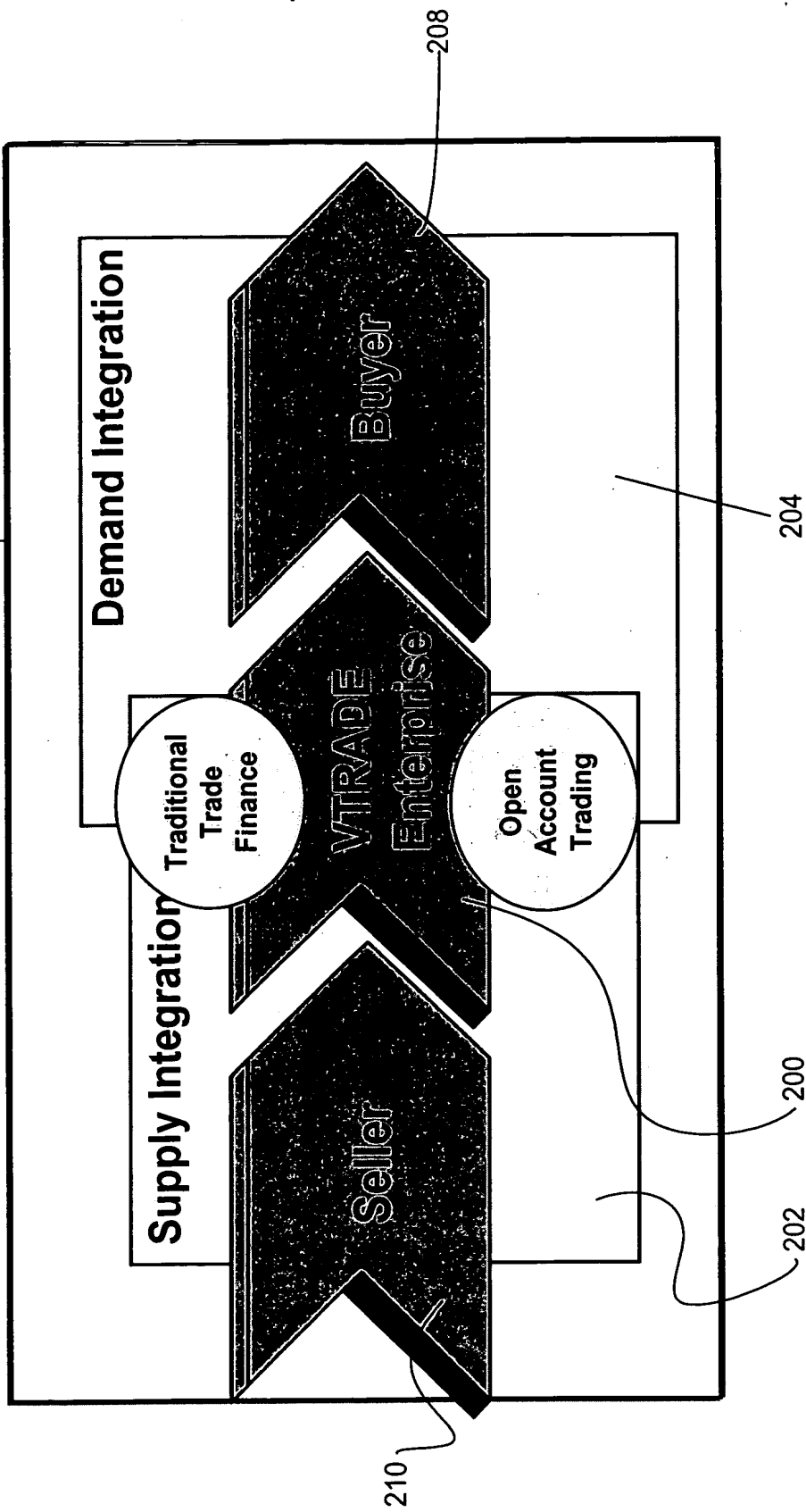


Figure 2

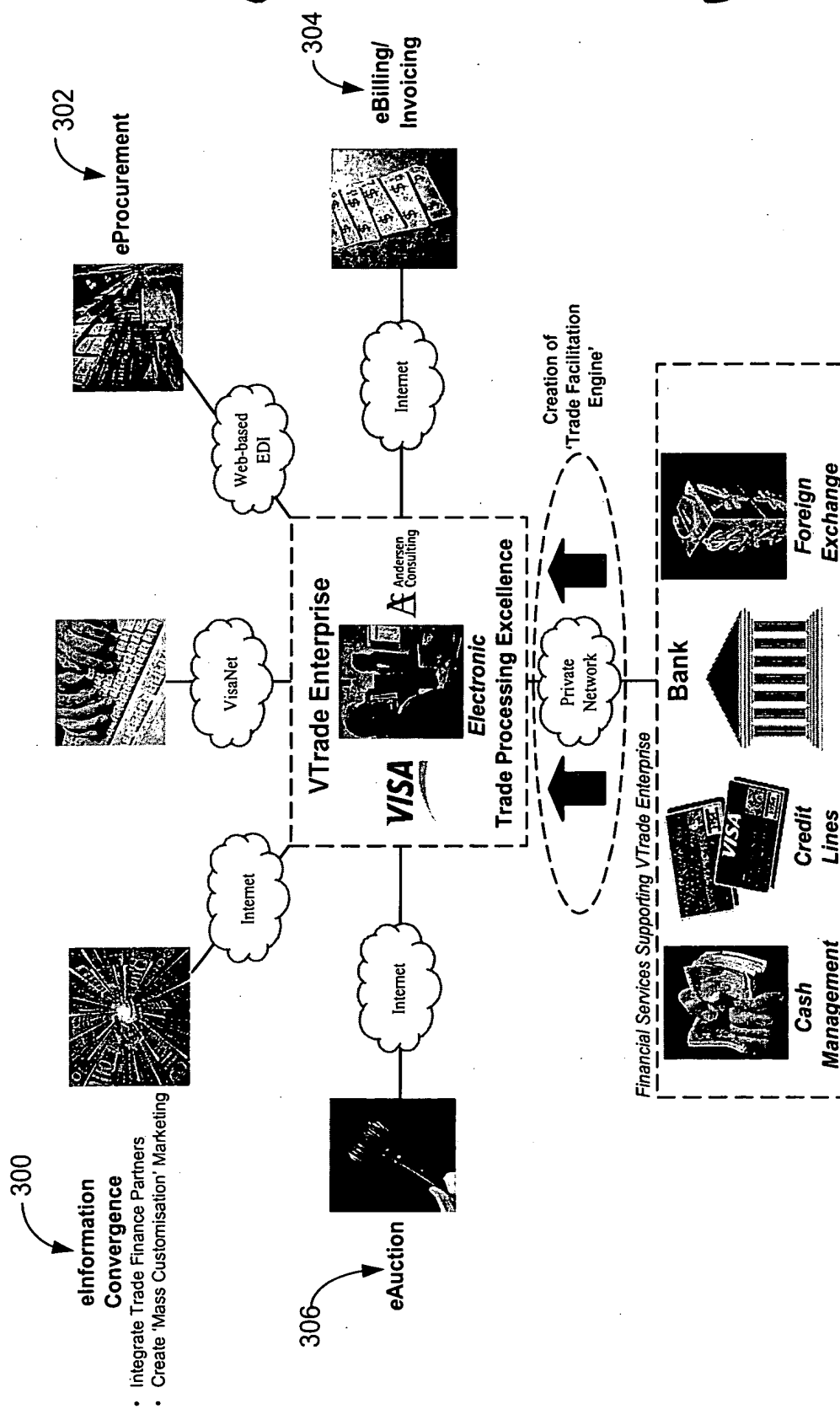


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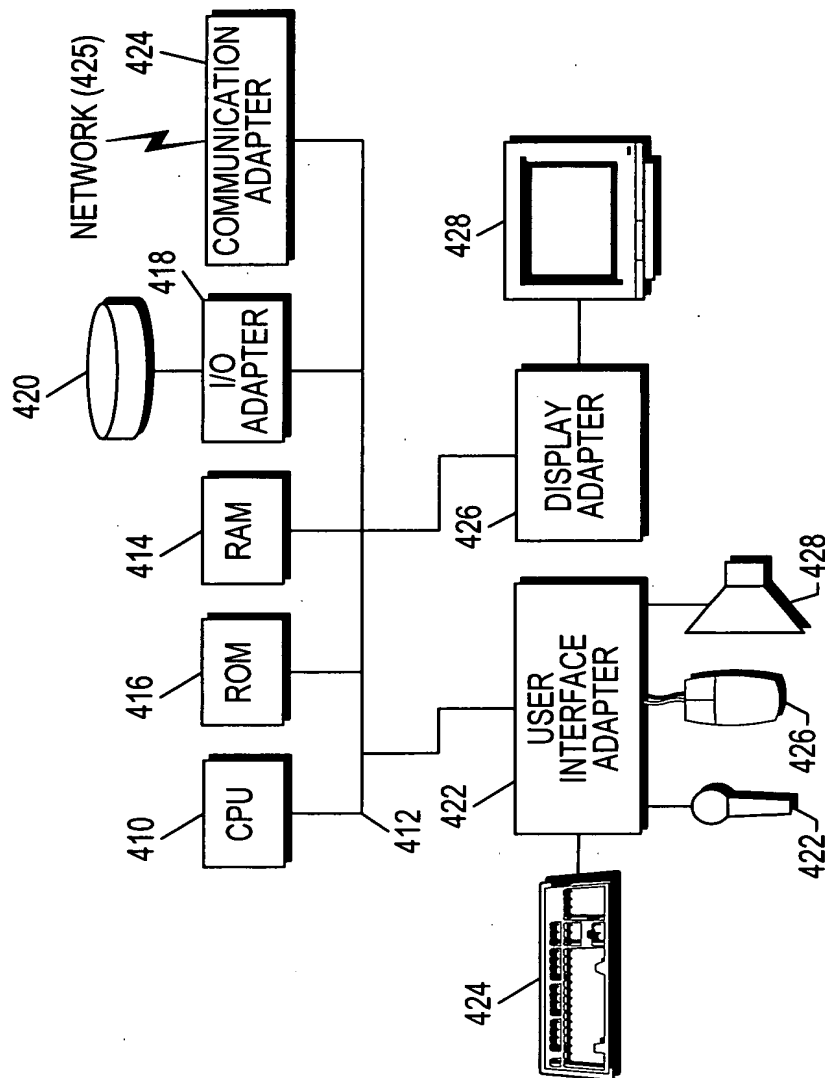
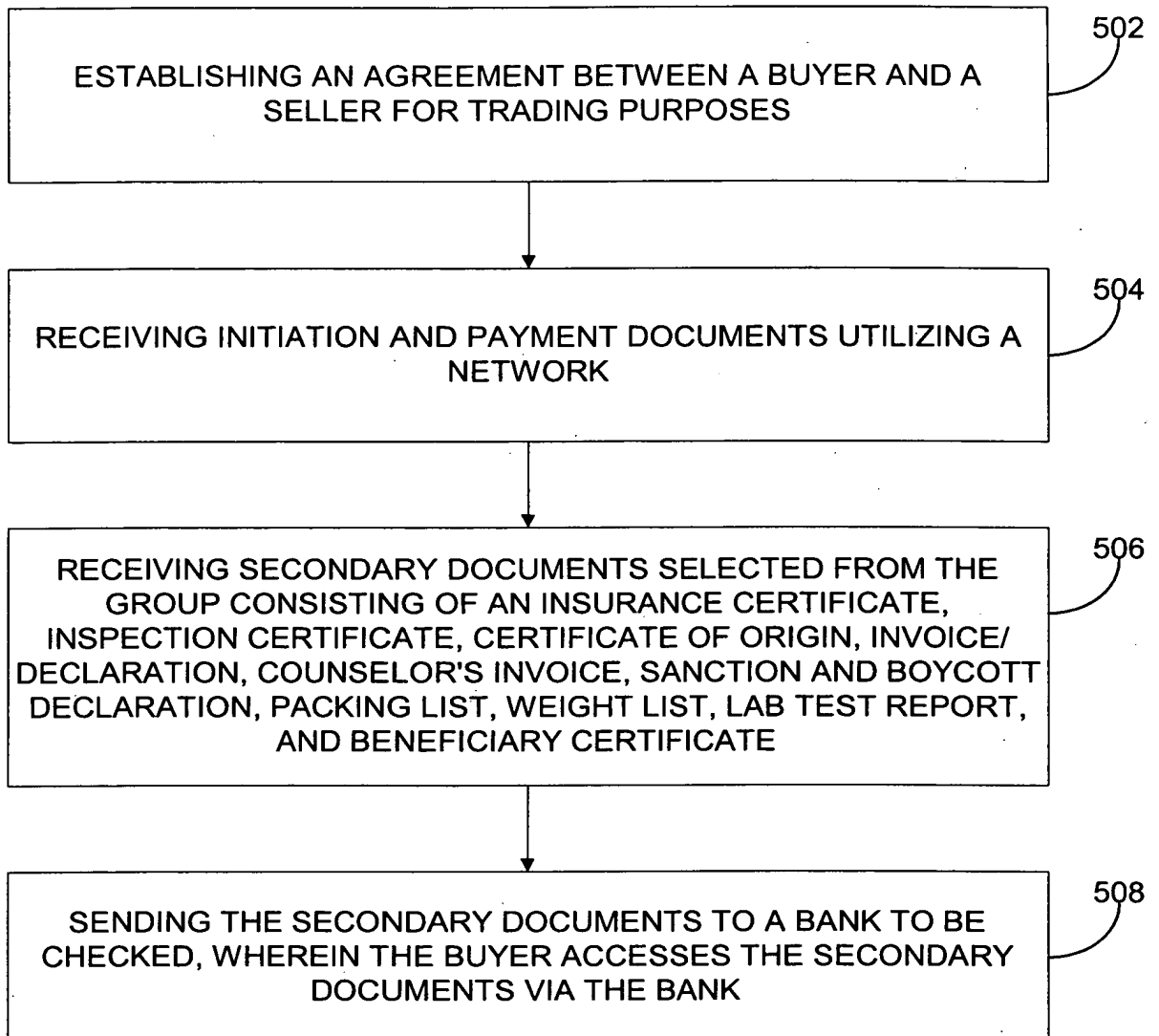


Figure 4

500



**Figure 5**

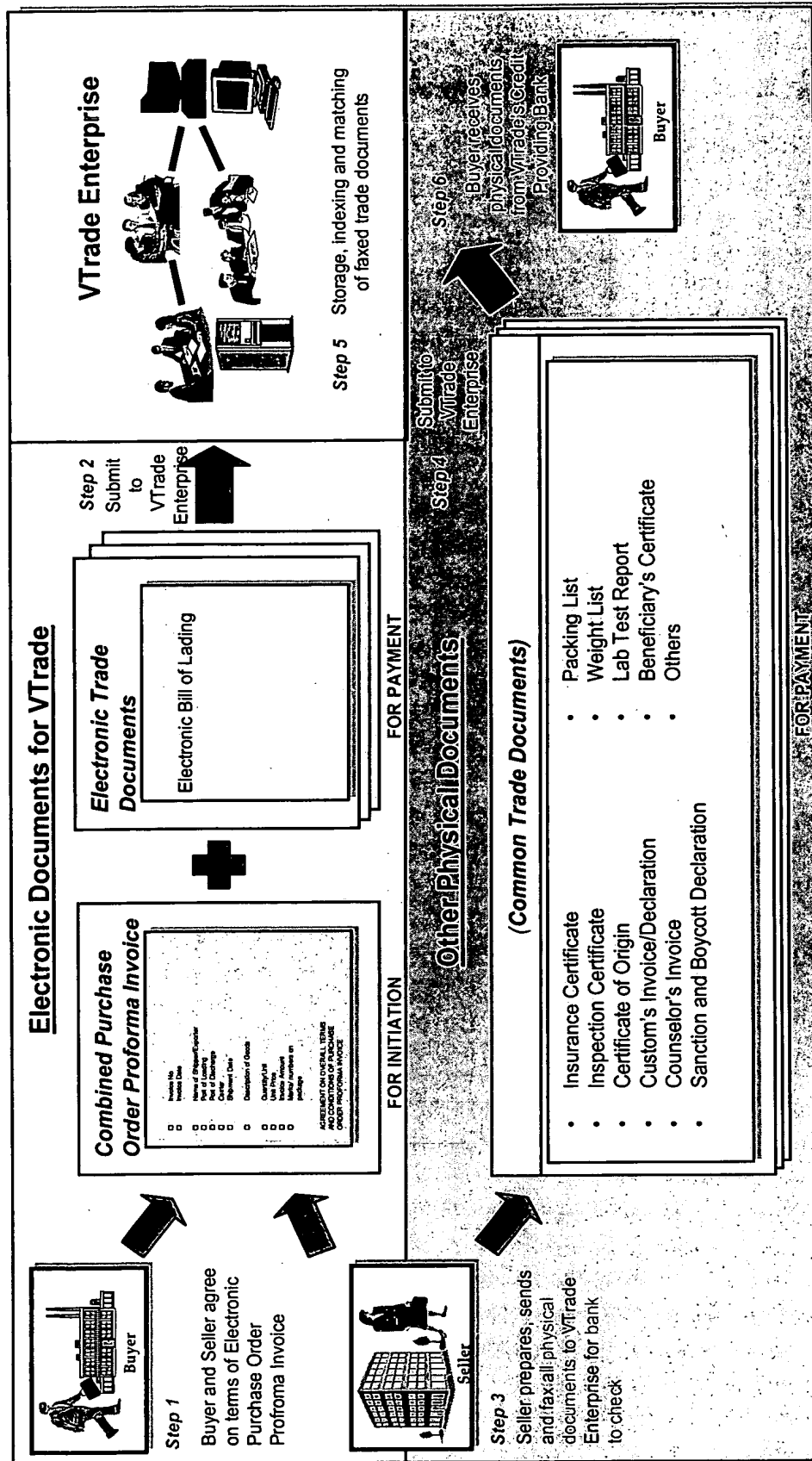


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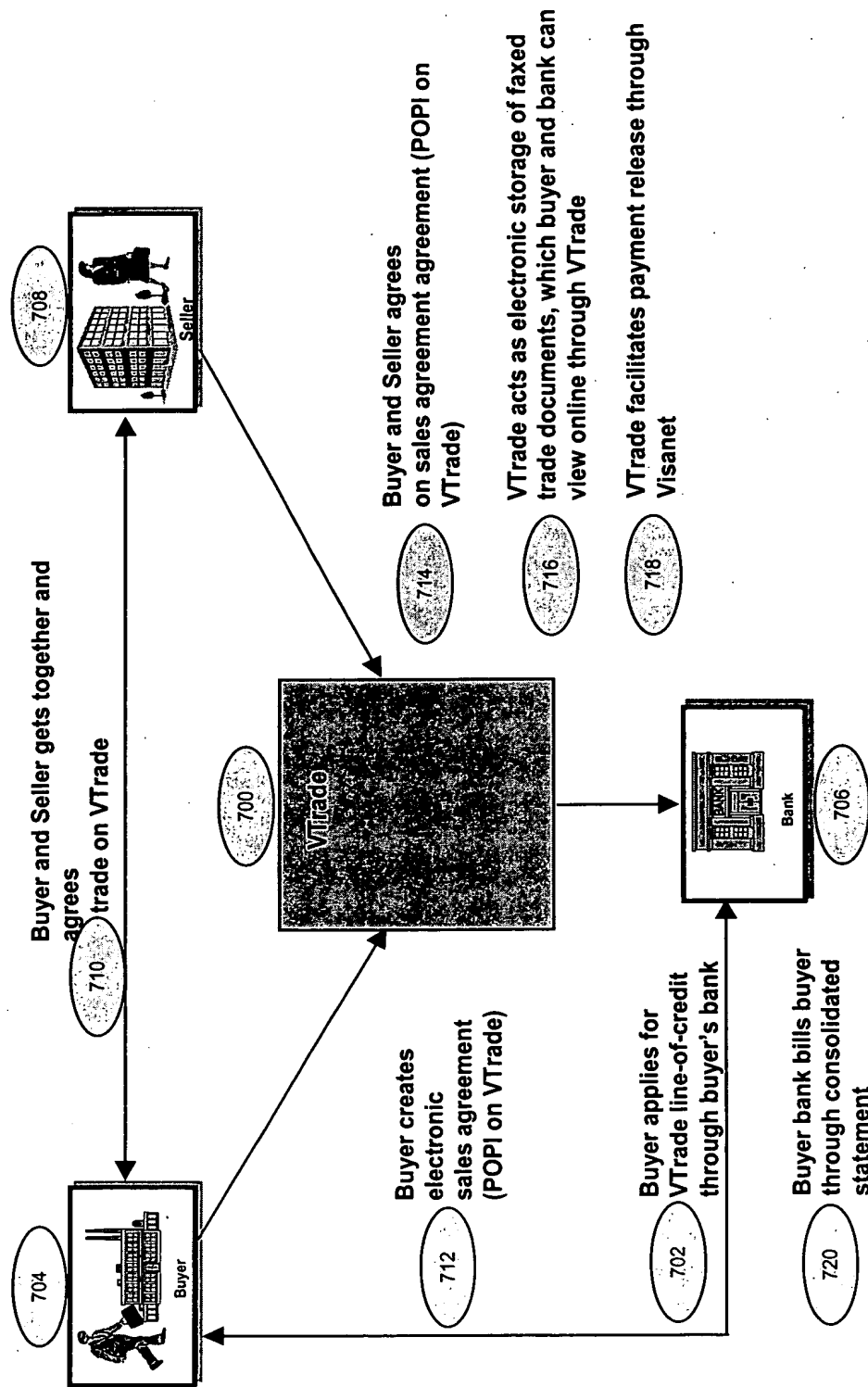


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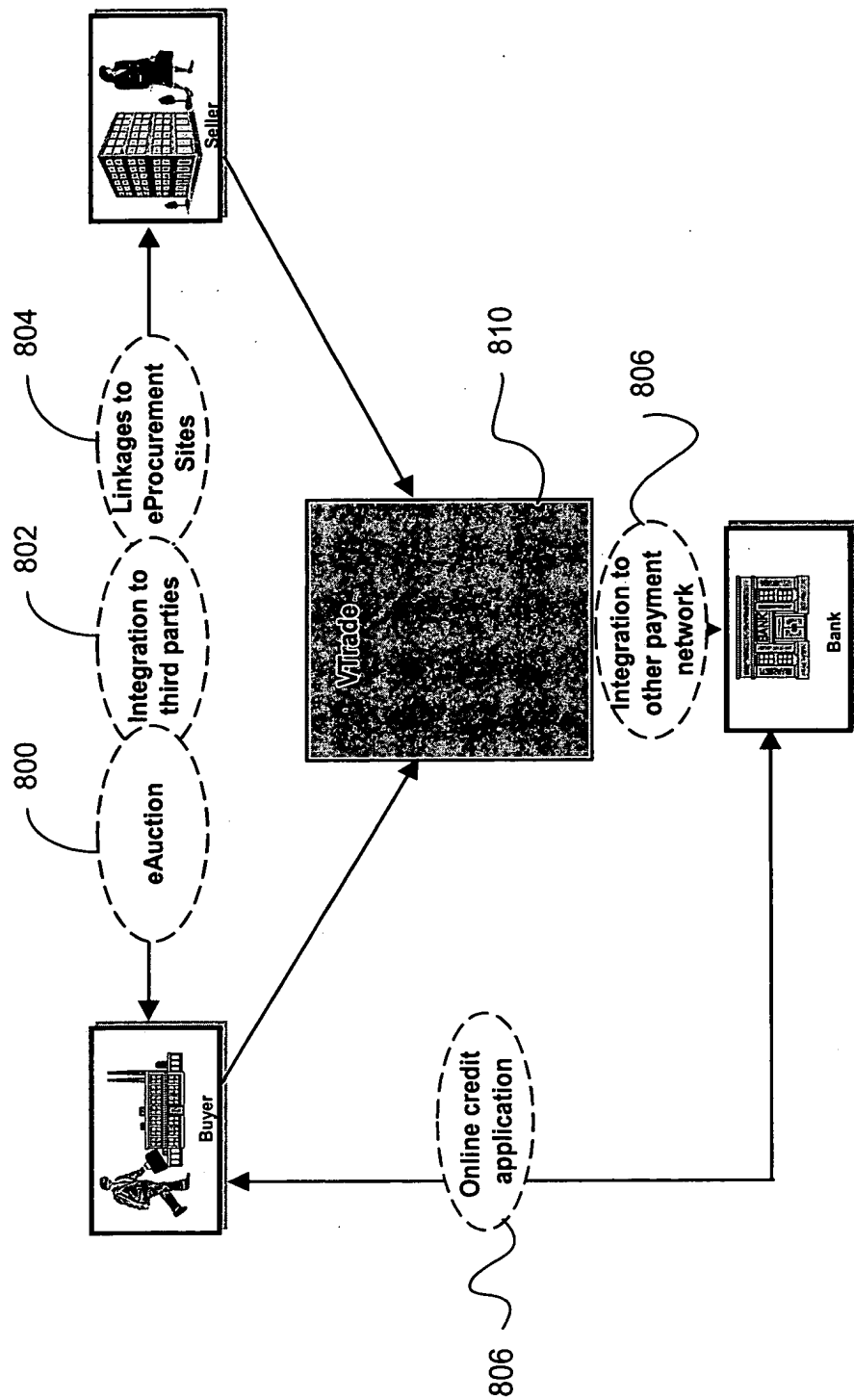


Figure 8



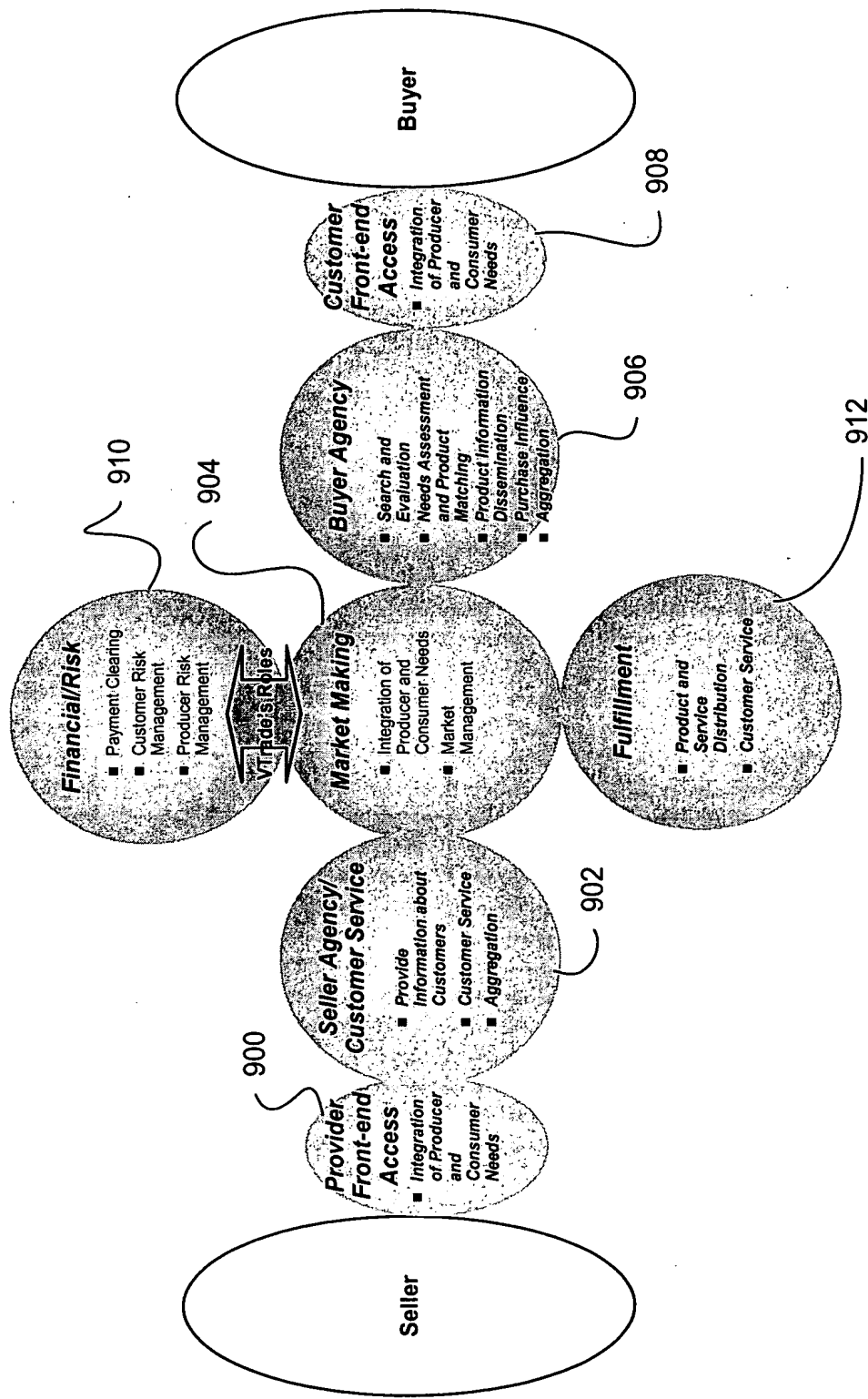


Figure 9

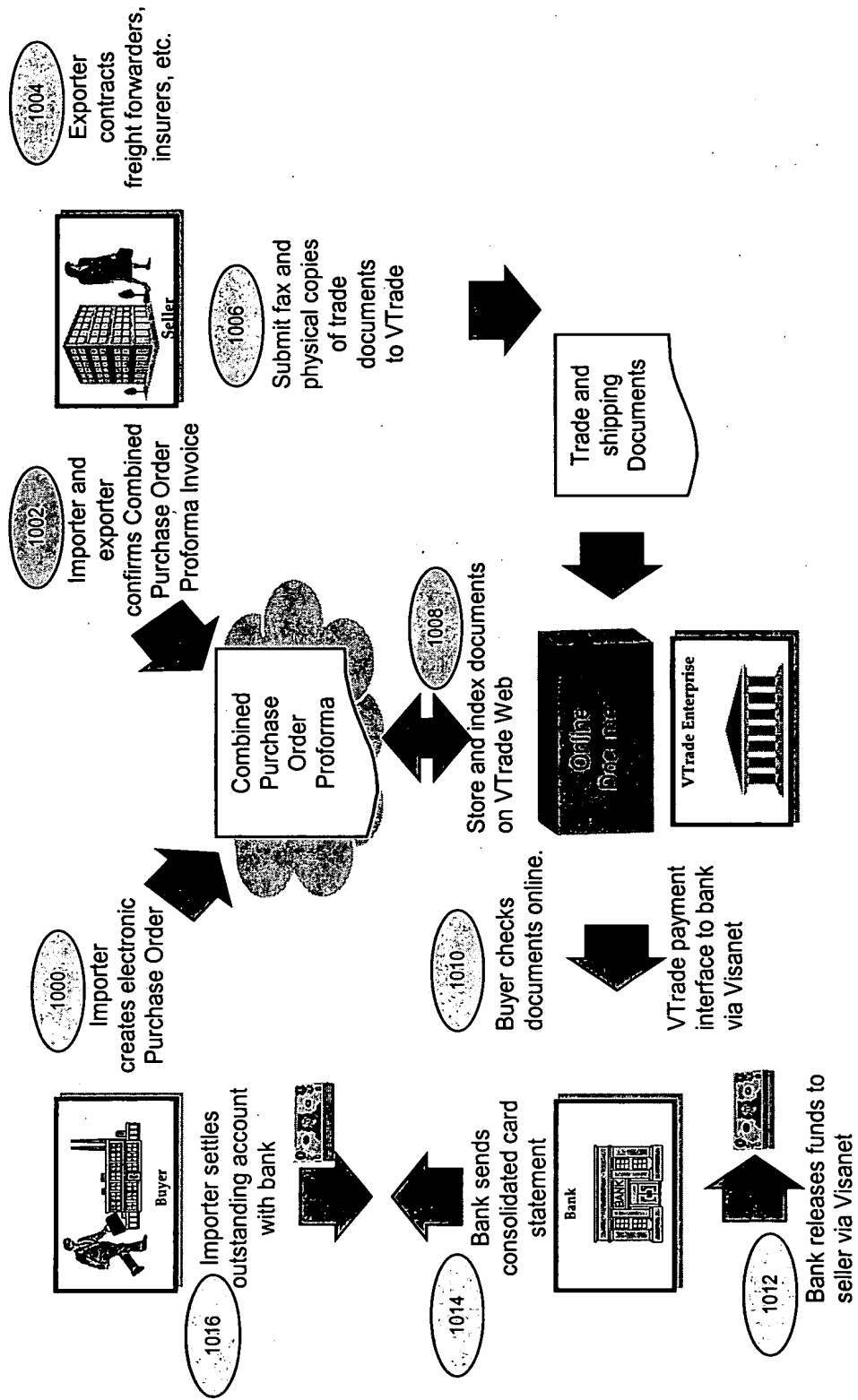


Figure 10



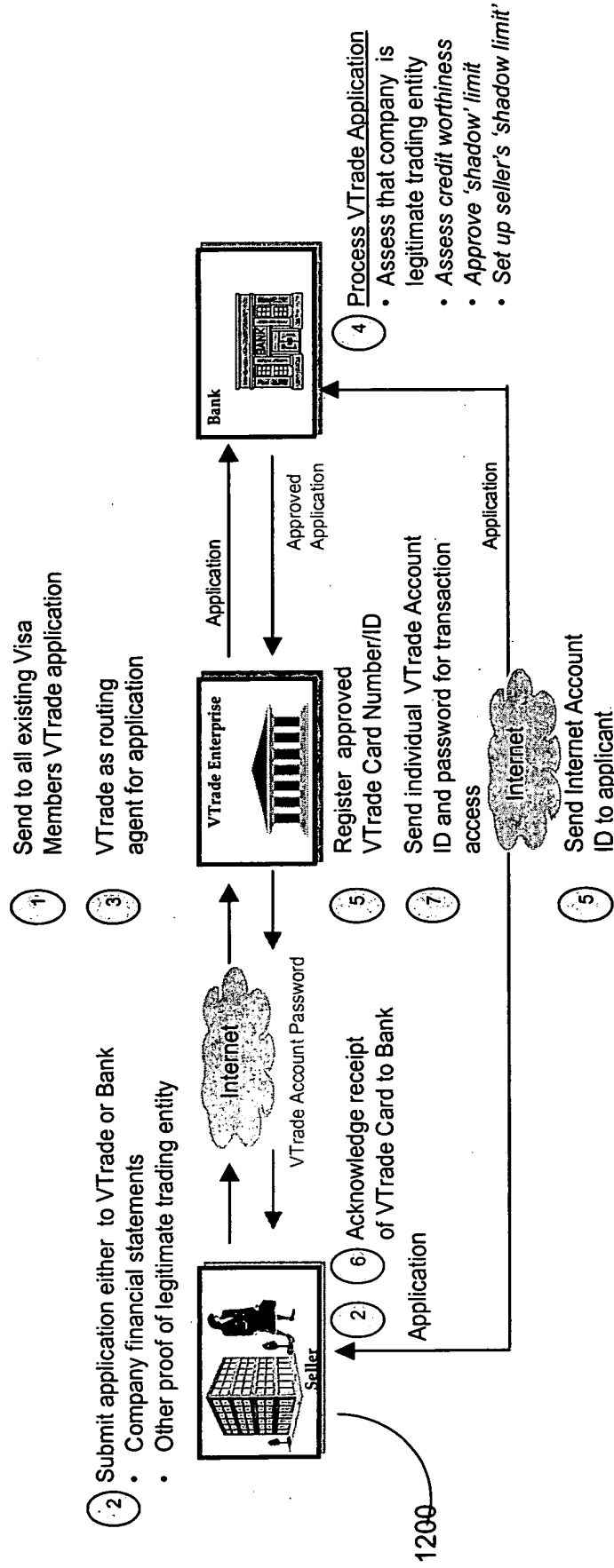
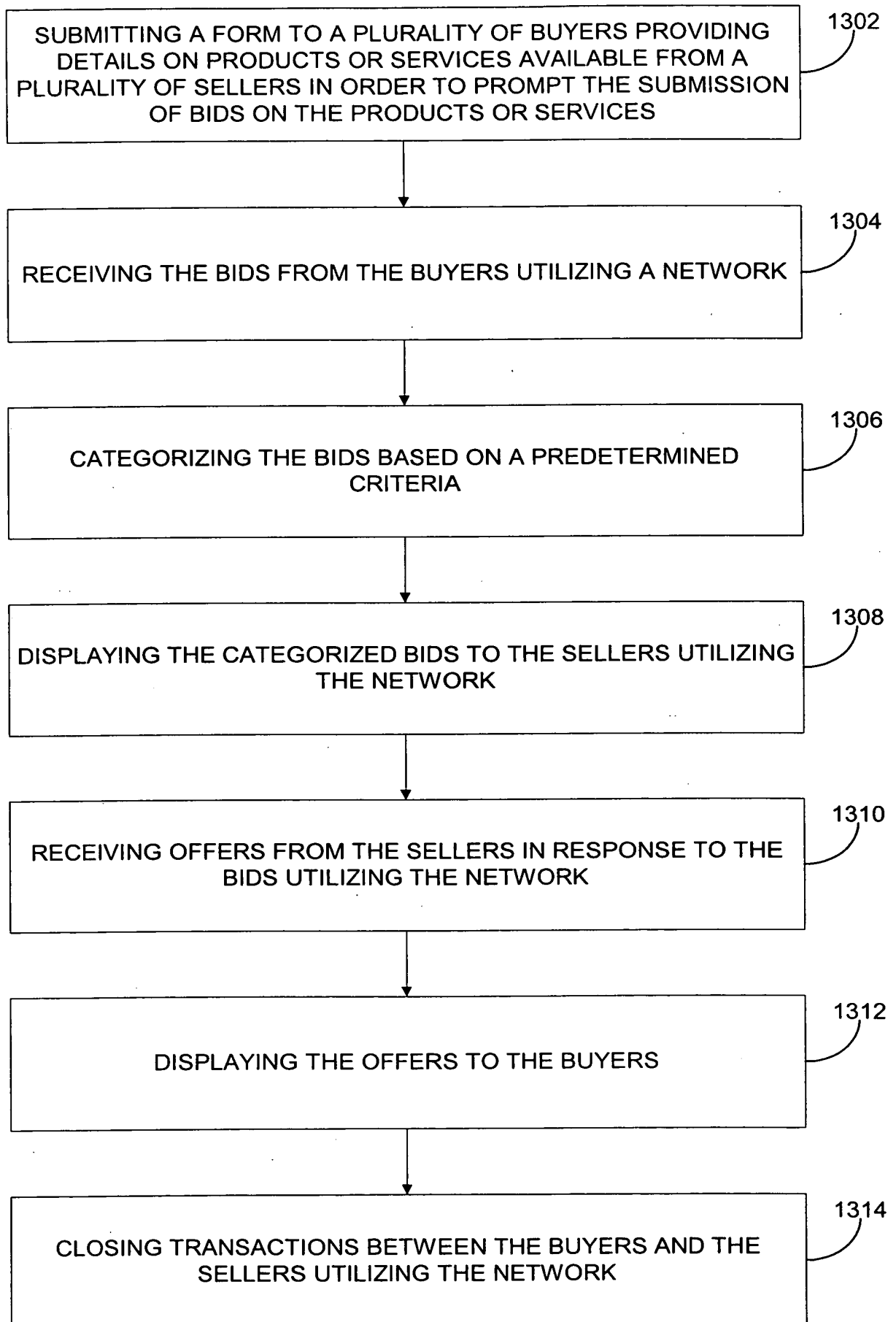


Figure 12

1300



**Figure 13**

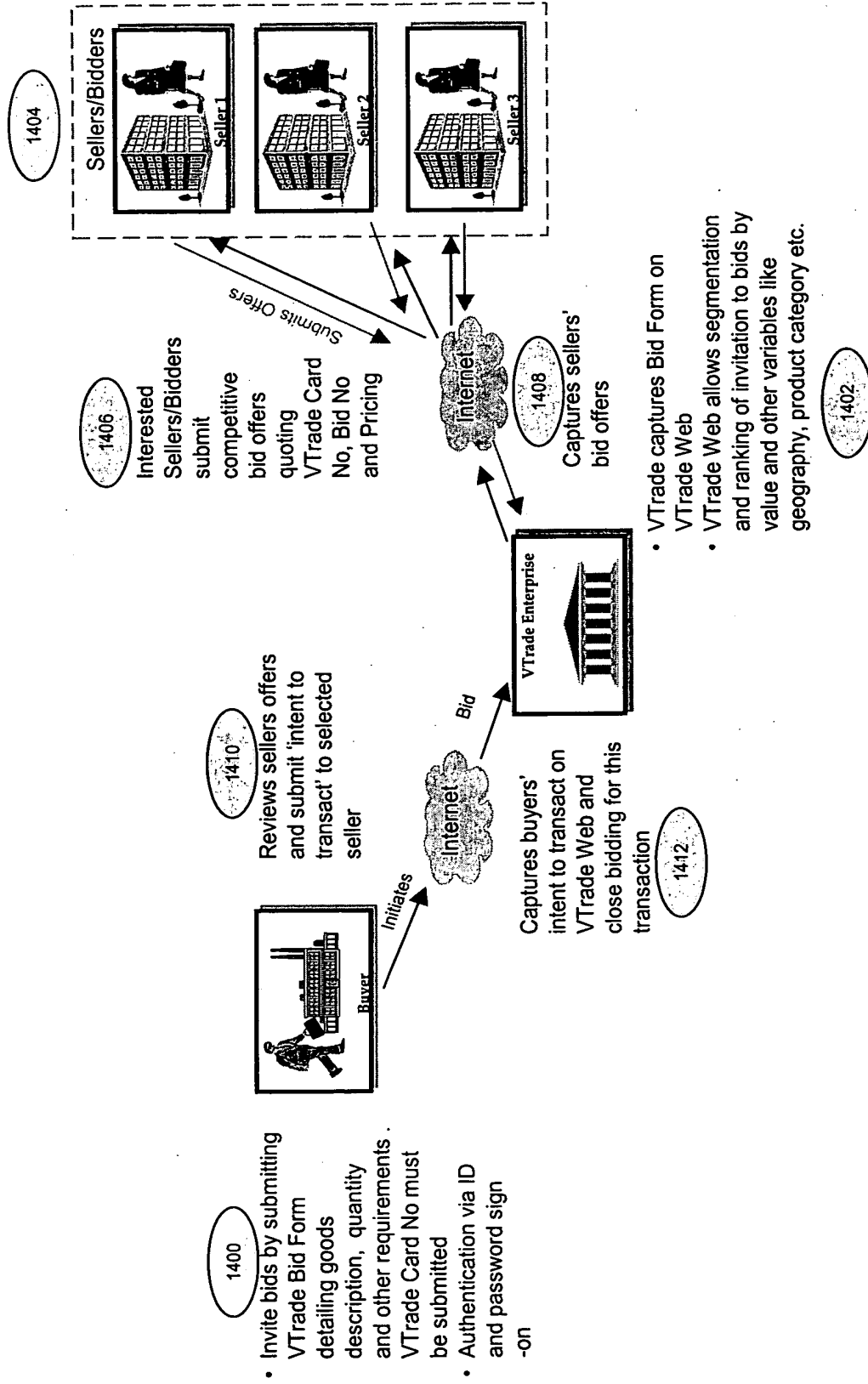
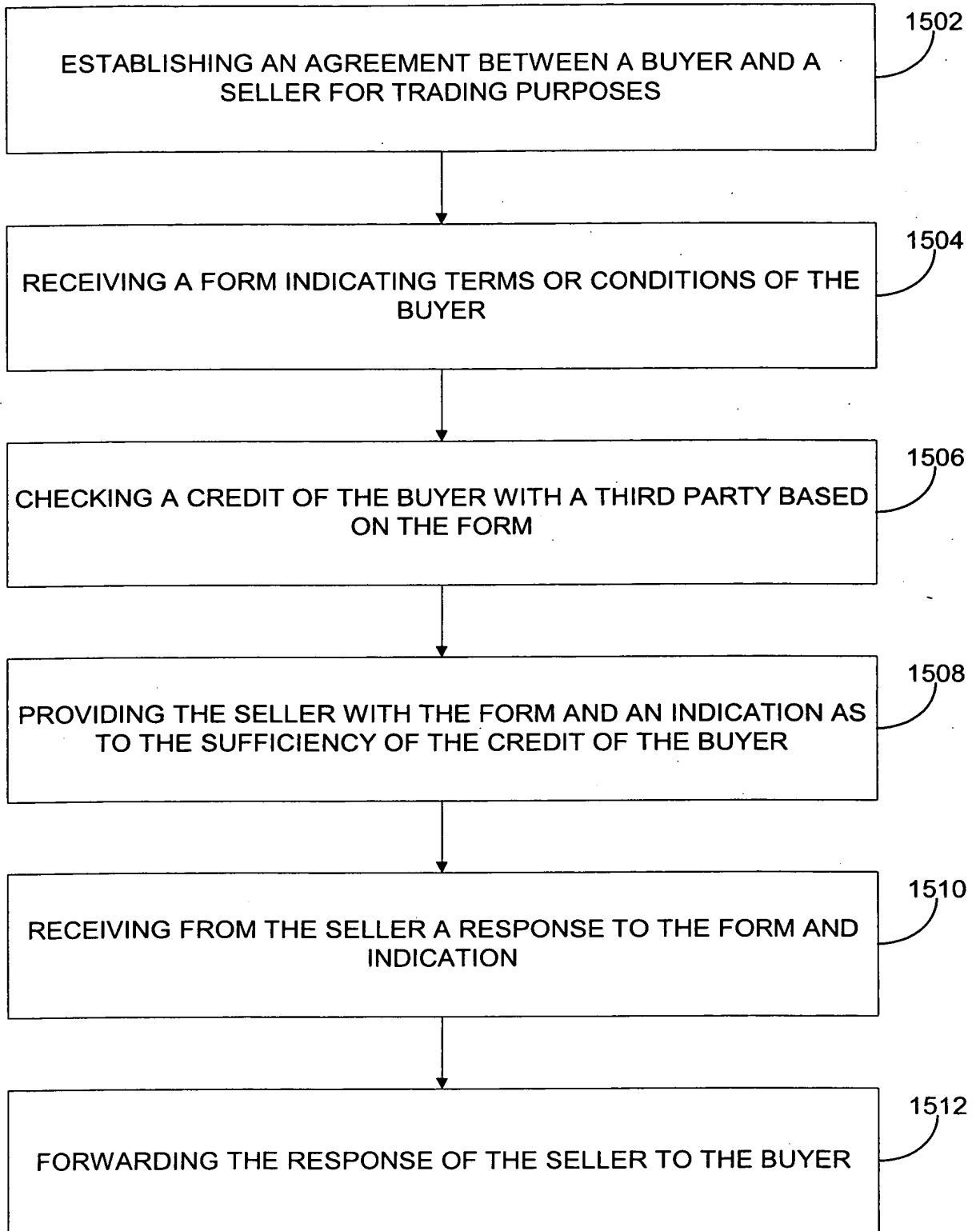
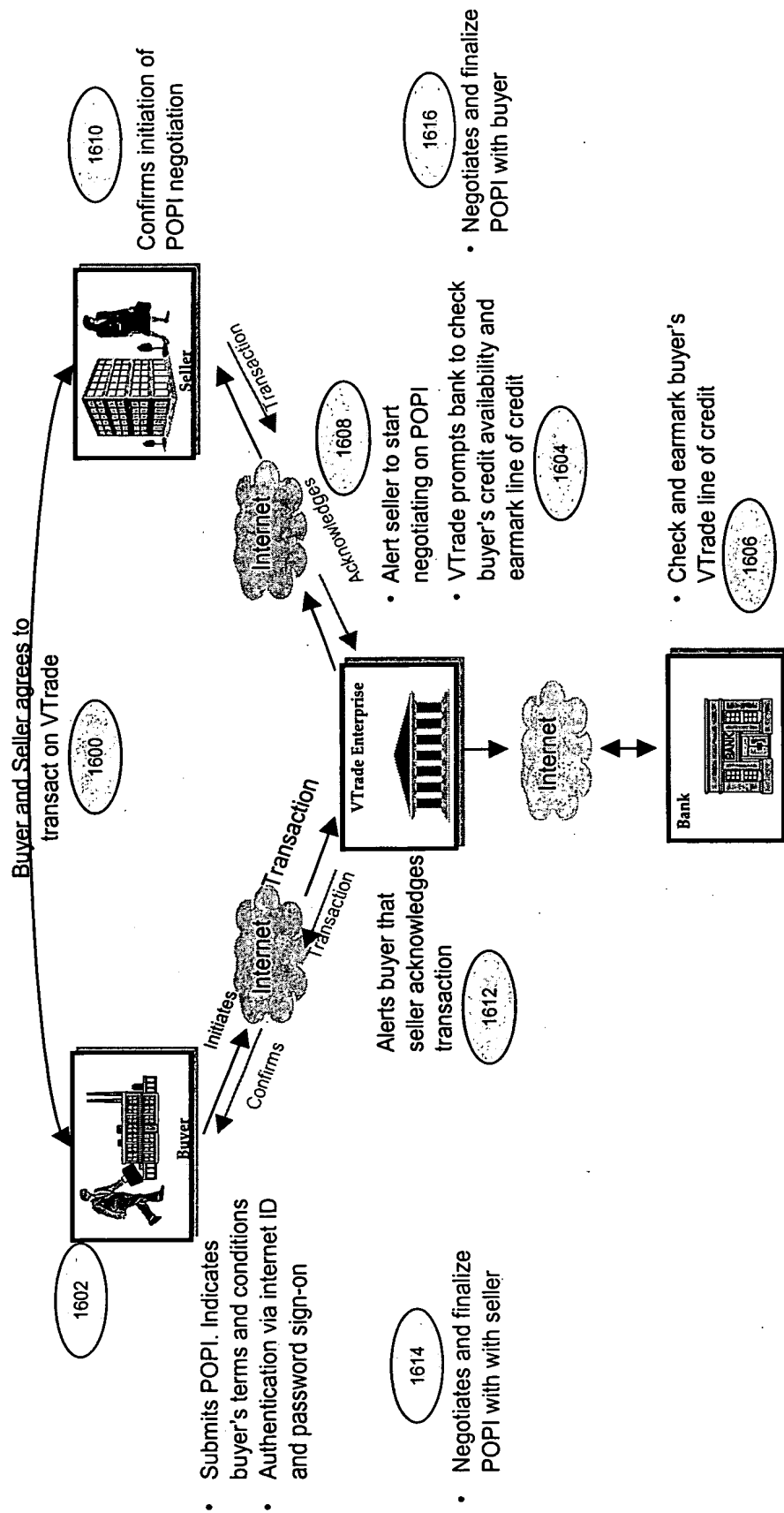


Figure 14

1500



**Figure 15**



## Figure 16



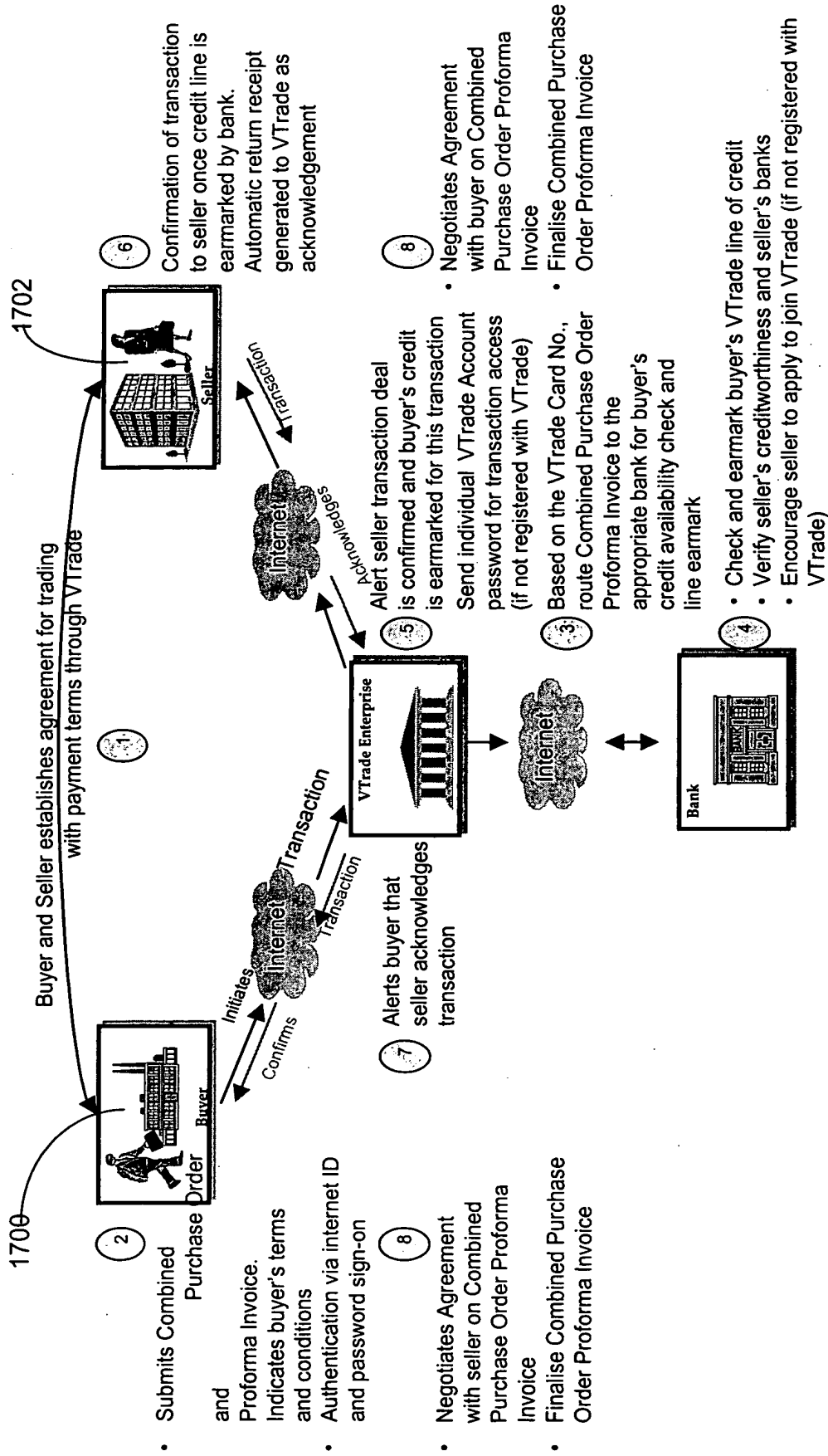


Figure 17

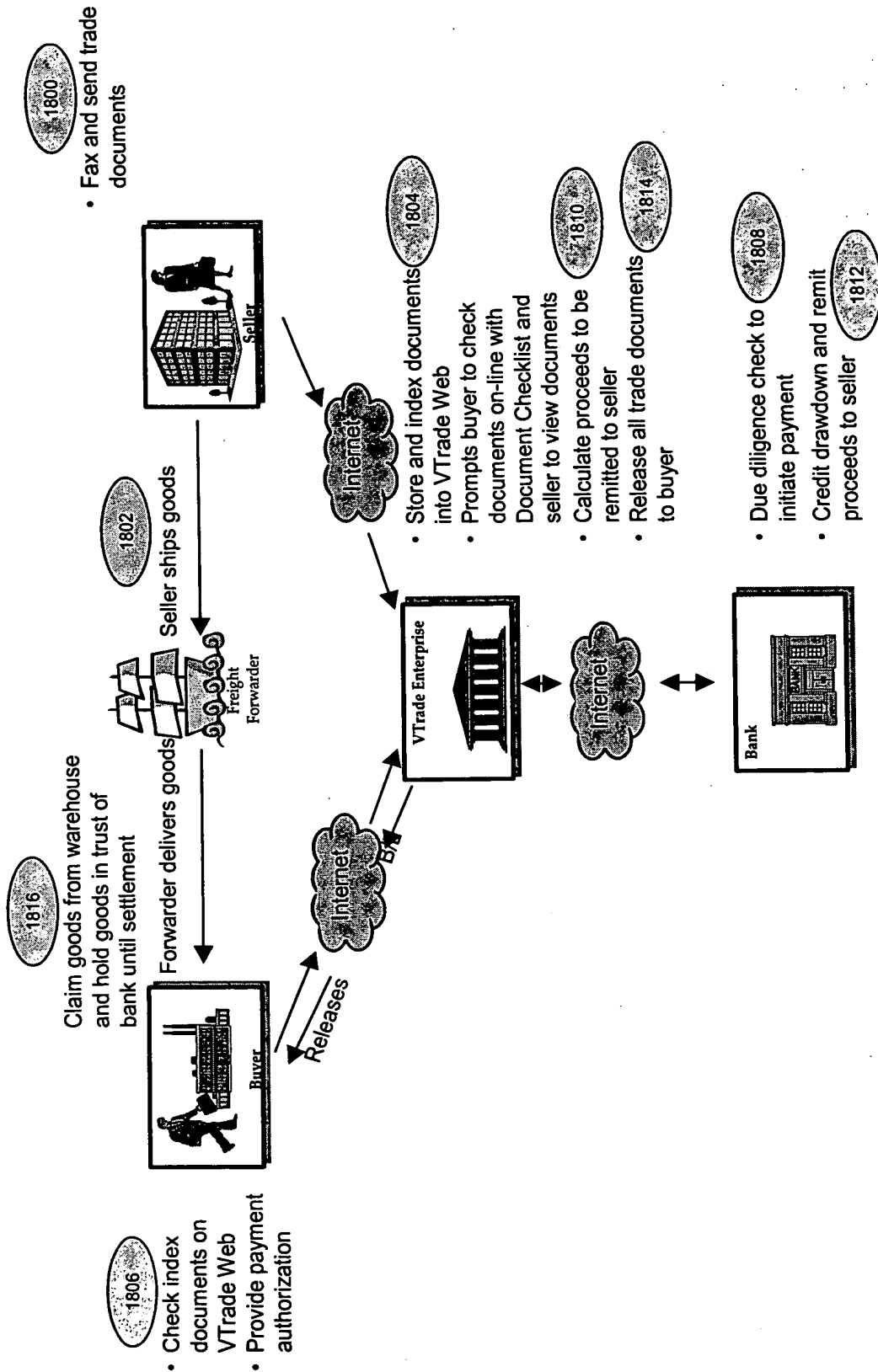


Figure 18

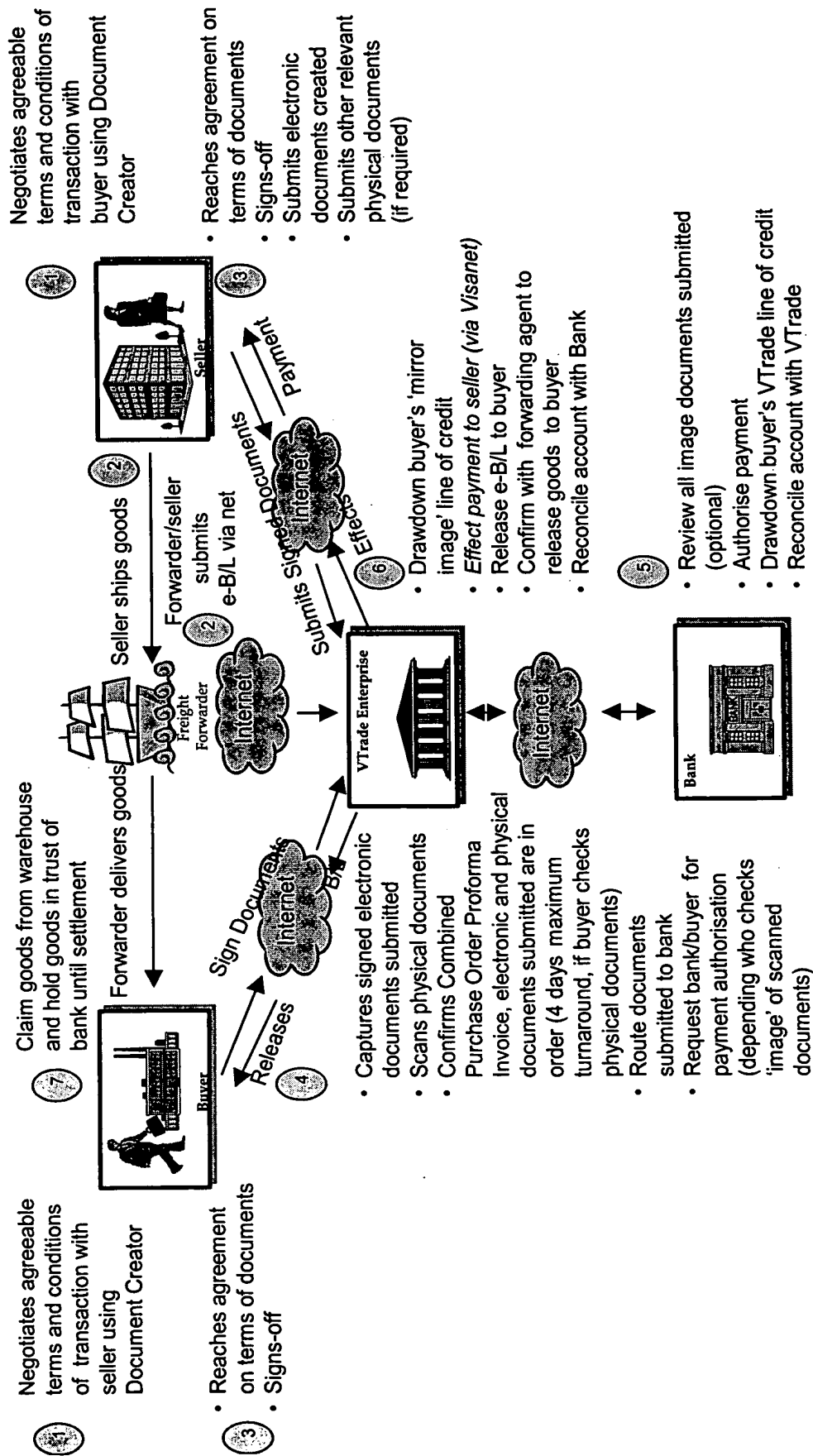


Figure 19

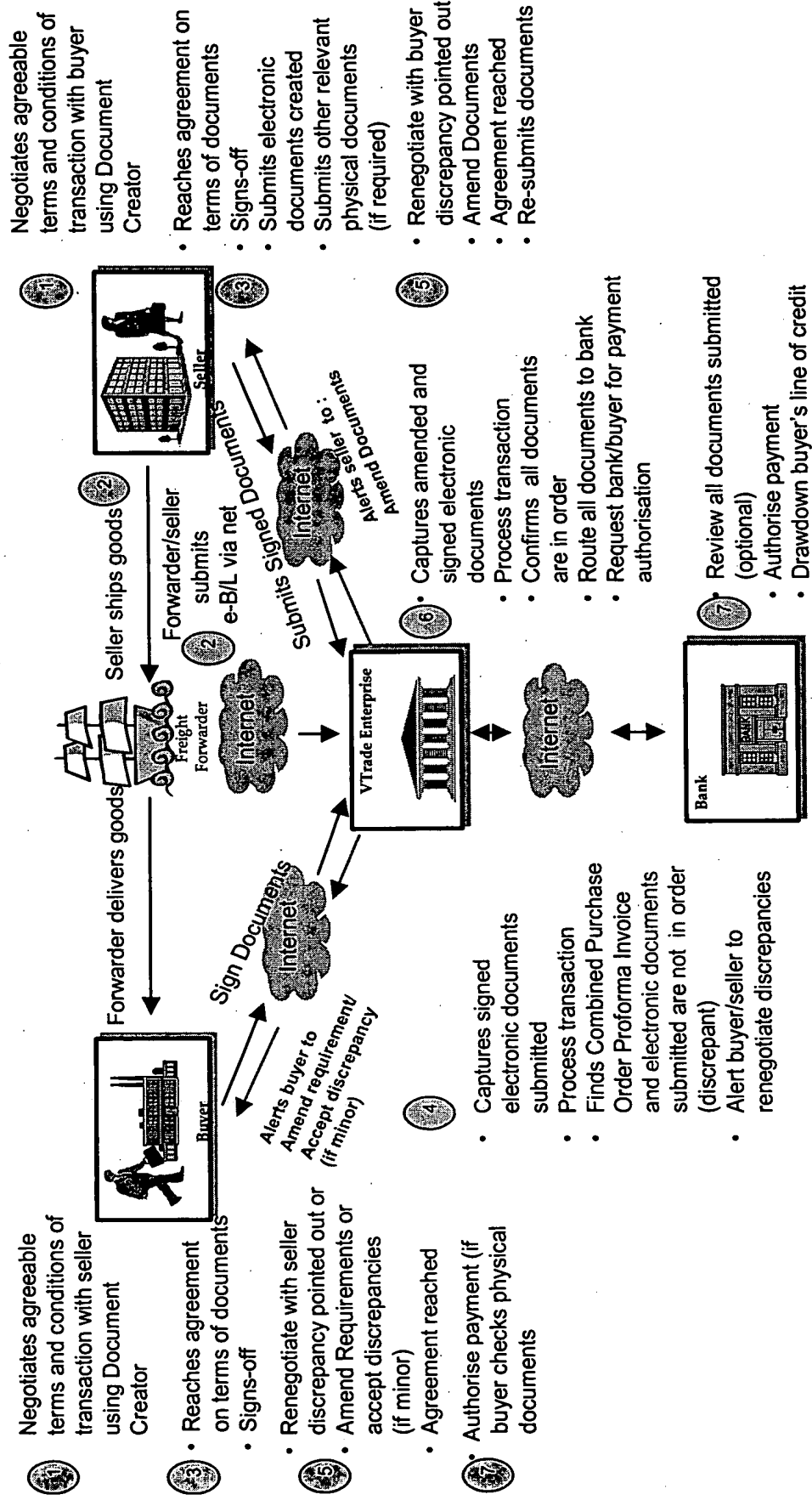


Figure 20

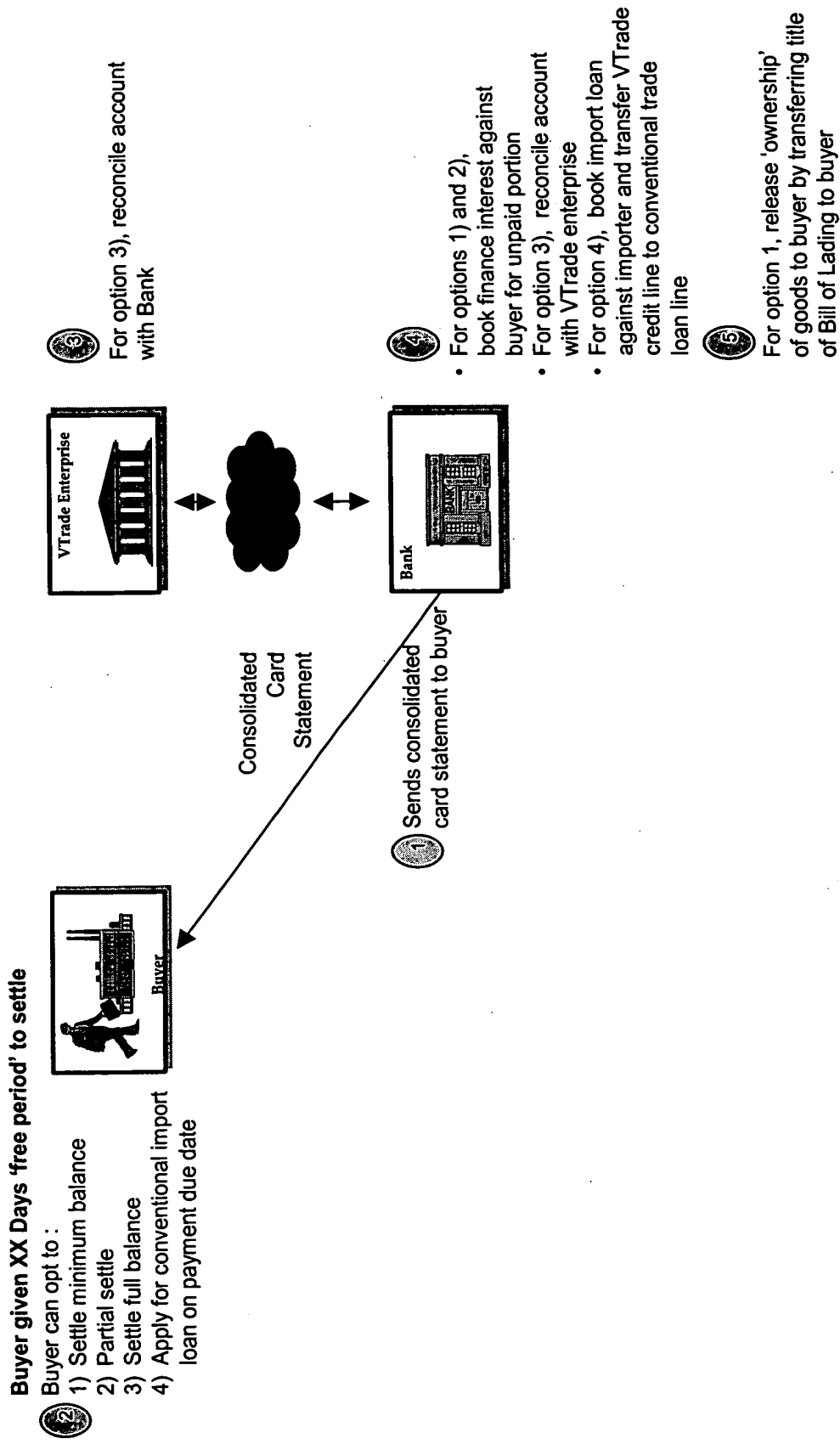


Figure 21

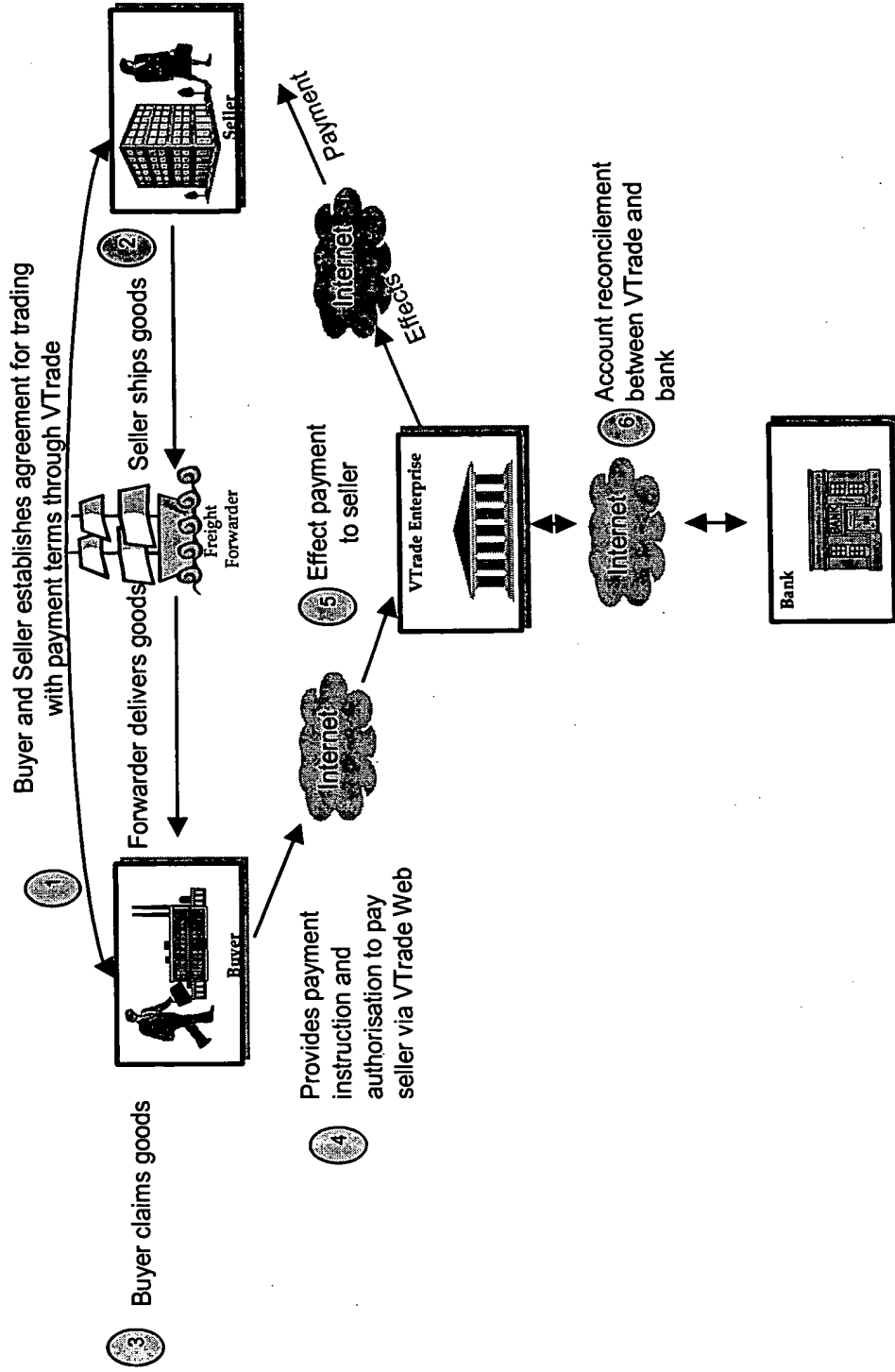
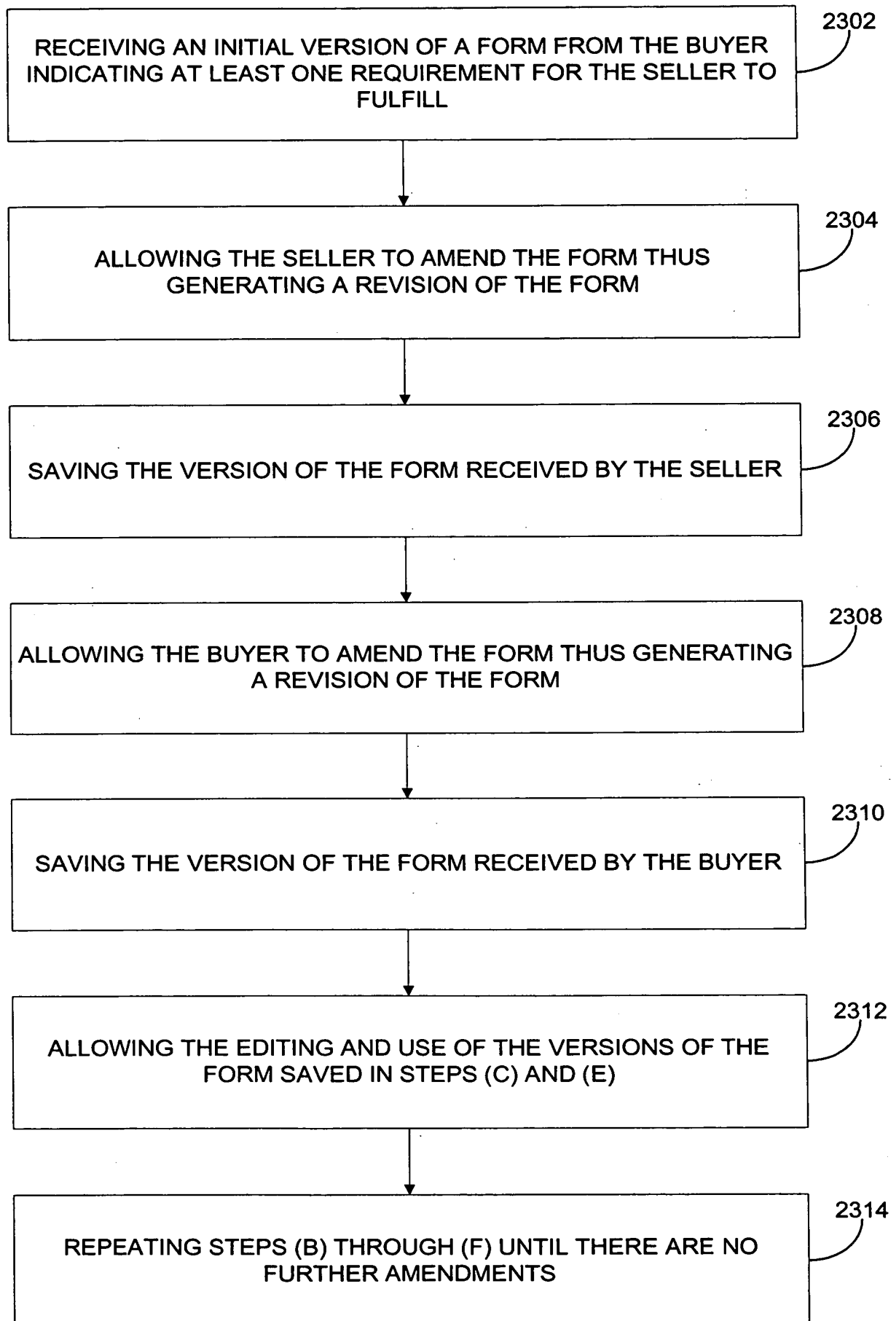


Figure 22

2300



**Figure 23**

2400

## VTTrade Purchase Order Proforma Invoice (POPI)

Transaction Reference & Date : \_\_\_\_\_  
 VTTrade Account No : \_\_\_\_\_  
 Buyer & Buyer's Business e-Mail : \_\_\_\_\_  
 Visa Online Seller No : \_\_\_\_\_  
 Seller & Seller's Business e-Mail : \_\_\_\_\_

**Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement**

Buyer's Requirements	Seller's Fulfillment
	If yes, tick on box. If no, indicate offer
<input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Goods Description	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Quantity/Unit	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Unit Price	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Invoice Amount	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of Payment (Sight Usance)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Name of Shipper/Exporter	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Loading	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Discharge	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Carrier	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Latest Shipment Date	<input type="checkbox"/> If no, _____

Figure 24A



2400

## VTTrade Purchase Order Proforma Invoice (POPI)

Transaction Reference & Date : \_\_\_\_\_  
 VTTrade Account No : \_\_\_\_\_  
 Buyer & Buyer's Business e-Mail : \_\_\_\_\_  
 Visa Online Seller No : \_\_\_\_\_  
 Seller & Seller's Business e-Mail : \_\_\_\_\_

*Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement*

Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Documents required Commercial Invoice Inspection Certificate Packing List Insurance Certificate Certificate of Origin Counselor's Invoice Others (Please Indicate)	<div style="text-align: right;">2402</div> <div style="text-align: right;">2404</div> <div style="text-align: center;"> <input type="button" value="In Progress Submit"/> <input type="button" value="Final Submit"/> </div>
AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE	
<div style="display: flex; justify-content: space-between;"> <input type="button" value="Back"/> <input type="button" value="Forward"/> </div>	

Figure 24B

2500

## **VTrade Combined Purchase Order** **Proforma Invoice**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

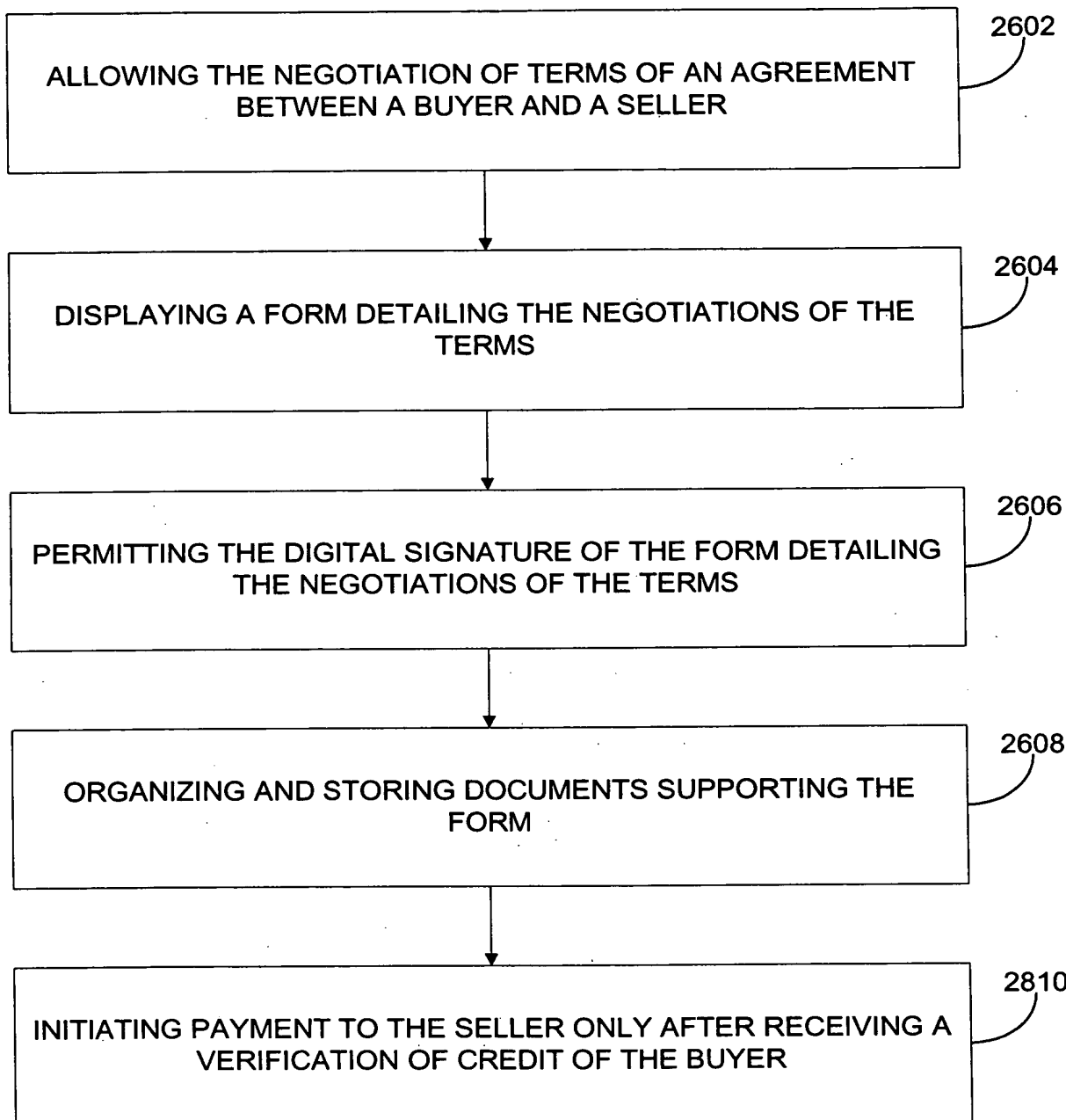
***Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract***

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Expiry date of Purchase Order Commitment		
<input type="checkbox"/> <b>Goods Description</b>		
<input type="checkbox"/> Quantity/Unit		
<input type="checkbox"/> Unit Price		
<input type="checkbox"/> Invoice Amount		
<input type="checkbox"/> Terms of Payment		
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)		
<input type="checkbox"/> Name of Shipper/Exporter		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Carrier		
<input type="checkbox"/> Shipment Date		
<input type="checkbox"/> Documents required Inspection Certificate etc.		
<b>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</b>	<b>0</b>	<b>0</b>

**Figure 25**

2600 2602 2604 2606 2608 2810

2600



**Figure 26**

## **VTrade Electronic Document Checklist** **(Main Menu Page)**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing*

Pressing on document icon will bring user to stored document page

### **VTrade Electronic Submissions**

- ☒ Bill of Lading/Airwaybill/Truck BL
- ☐ Commercial Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Others (Please Specify) \_\_\_\_\_

**Buyer's  
Signature**

**Seller's  
Signature**

0  
0  
0  
0

0  
0  
0  
0

### **Vtrade Hardcopy Submissions**

- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Insurance Certificate
- ☐ Packing/Weight List
- ☐ Inspection Certificate
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify) \_\_\_\_\_

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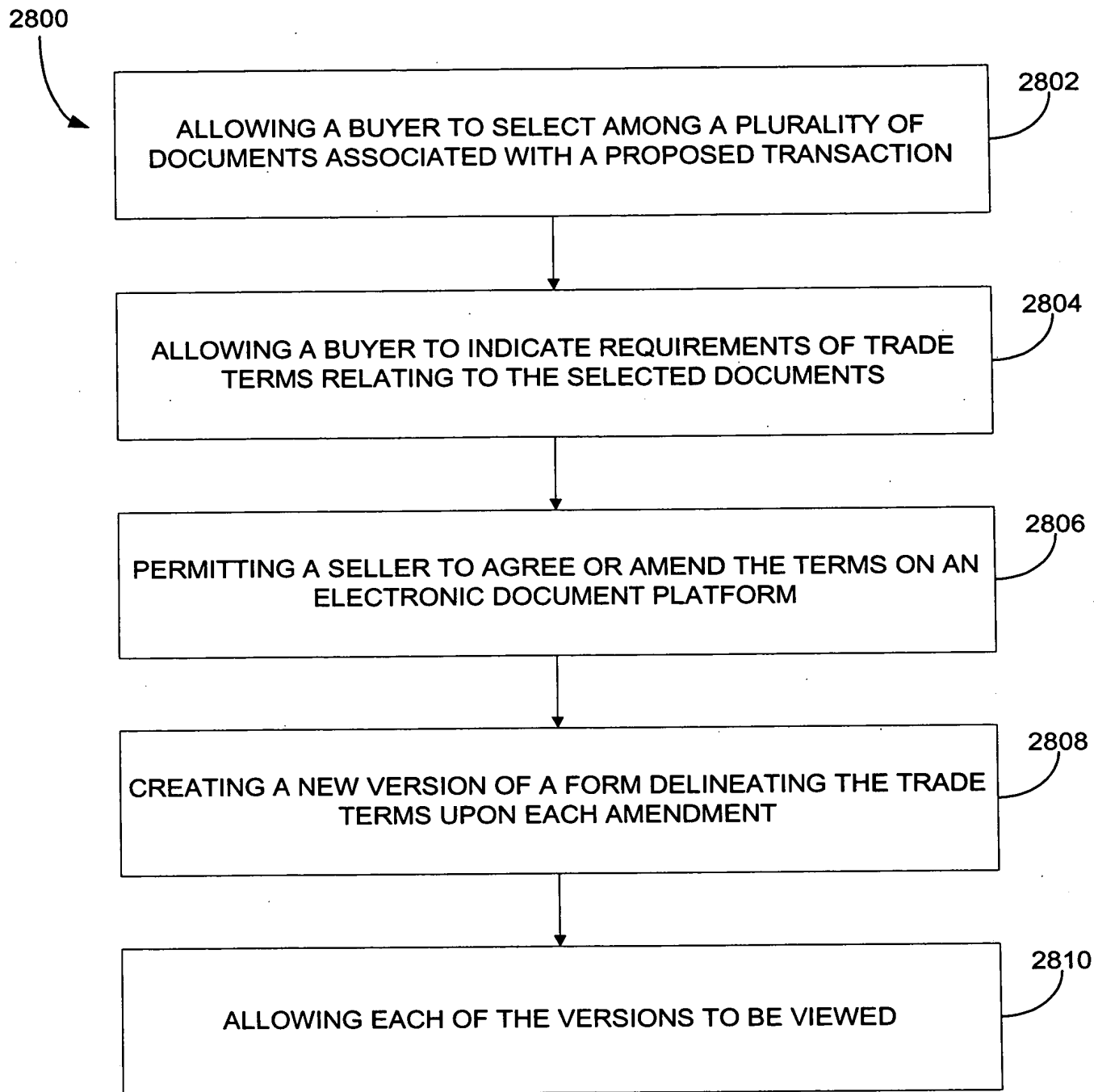
AGREEMENT ON OVERALL TERMS  
AND CONDITIONS OF DOCUMENT CREATOR

0

0

**Figure 27**

FIG. 28



**Figure 28**

## **VTrade Electronic Document Creator**

### **(Document Page)**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Card/Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Seller Name : \_\_\_\_\_  
 Document Type : Bill Of Lading

***Importer and Exporter is to negotiate and agree on terms of documents before signing  
 -off on respective documents on Document Creator Main Menu***

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Name of Shipper		
<input type="checkbox"/> Consigned to		
<input type="checkbox"/> Name of Vessel		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Place of Delivery		
<input type="checkbox"/> On Board Date		
<input type="checkbox"/> Clean On Board		
<input type="checkbox"/> Shipping Marks		
<input type="checkbox"/> No. of Packages		
<input type="checkbox"/> Description of Goods		
<input type="checkbox"/> Gross Weight		
<input type="checkbox"/> Measurements		
<input type="checkbox"/> Freight Charges		
<input type="checkbox"/> Prepaid		
<input type="checkbox"/> Collect		
<hr/>		
ISSUER/MASTER/ CARRIER'S SIGNATURE	0	Date Signed

**Figure 29**

3000

## **VTrade Document Checklist**

Transaction Reference & Date	:	_____
VTrade Account No	:	_____
Buyer Name	:	_____
Visa Online Merchant No	:	_____
Merchant/Seller Name	:	_____

**Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web**

3004

### **VTrade Documents**

Pressing on document icon will bring user to stored document page

- ☒ Bill of Lading/Airwaybill/Truck BL
- ☐ Commerical Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify)
- ☐ Others Discrepancies

**Discrepancies  
Noted**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Buyer's Signature

0

Forward to Bank for  
Due Diligence

Payment Authorization  
to VTrade

Page 1 of 1

**Figure 30**

3100

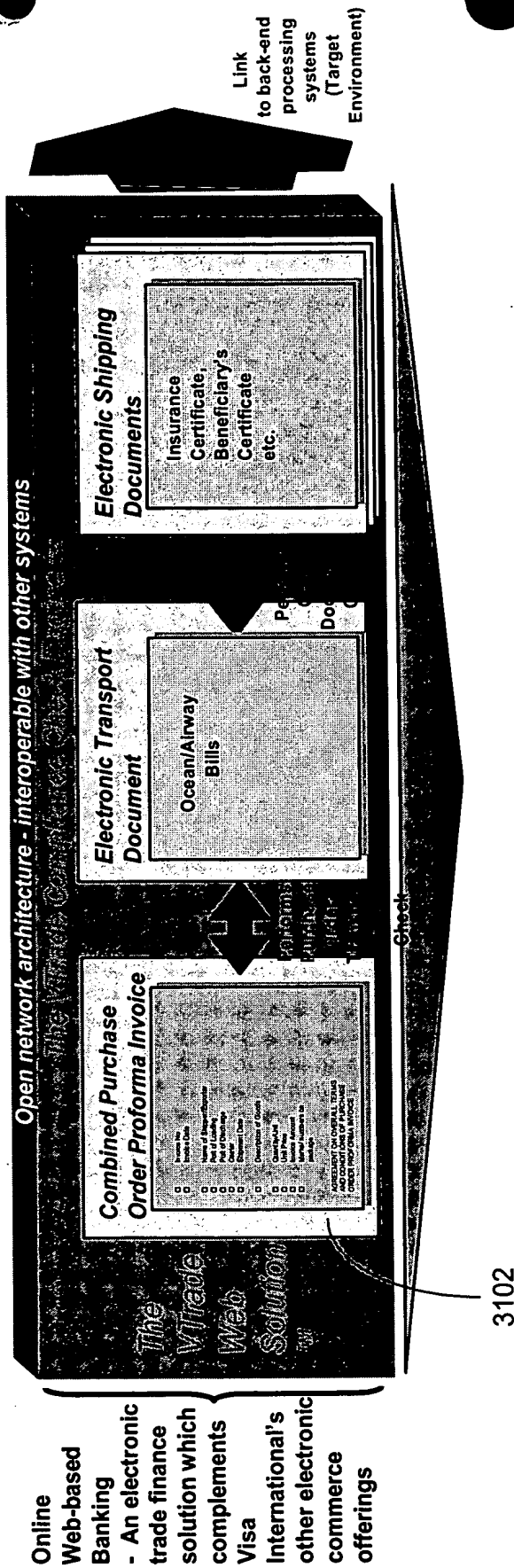


Figure 31



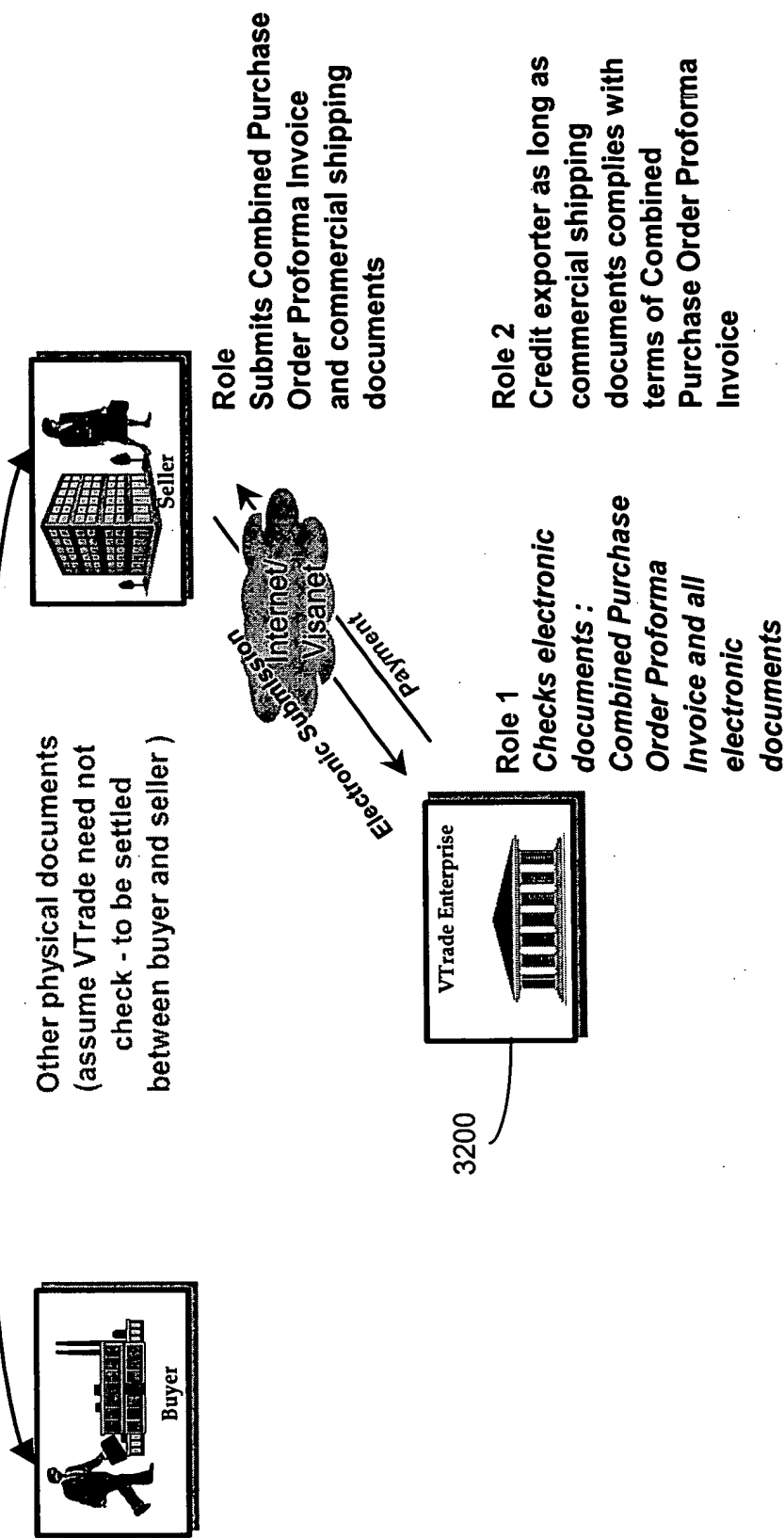


Figure 32

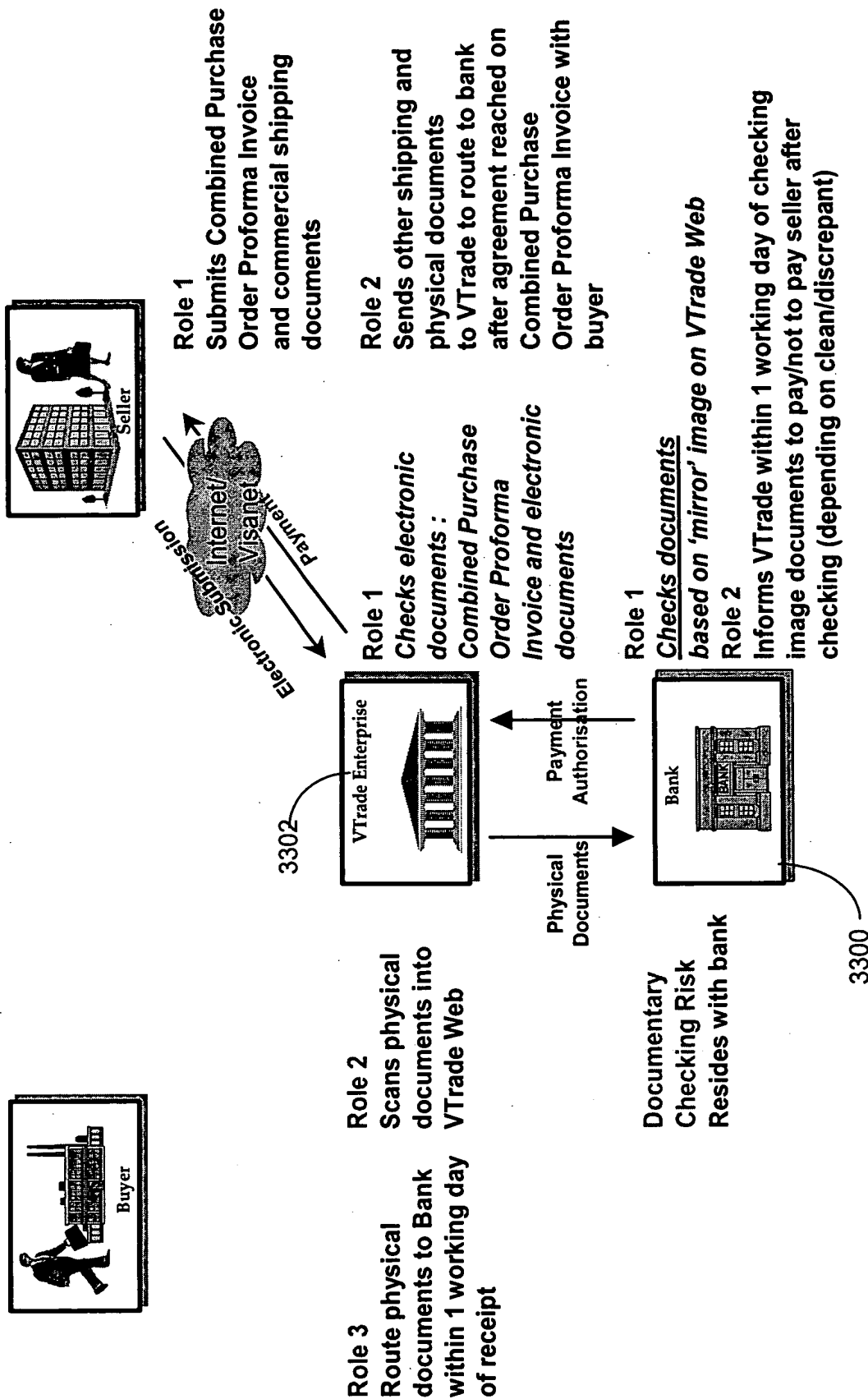


Figure 33

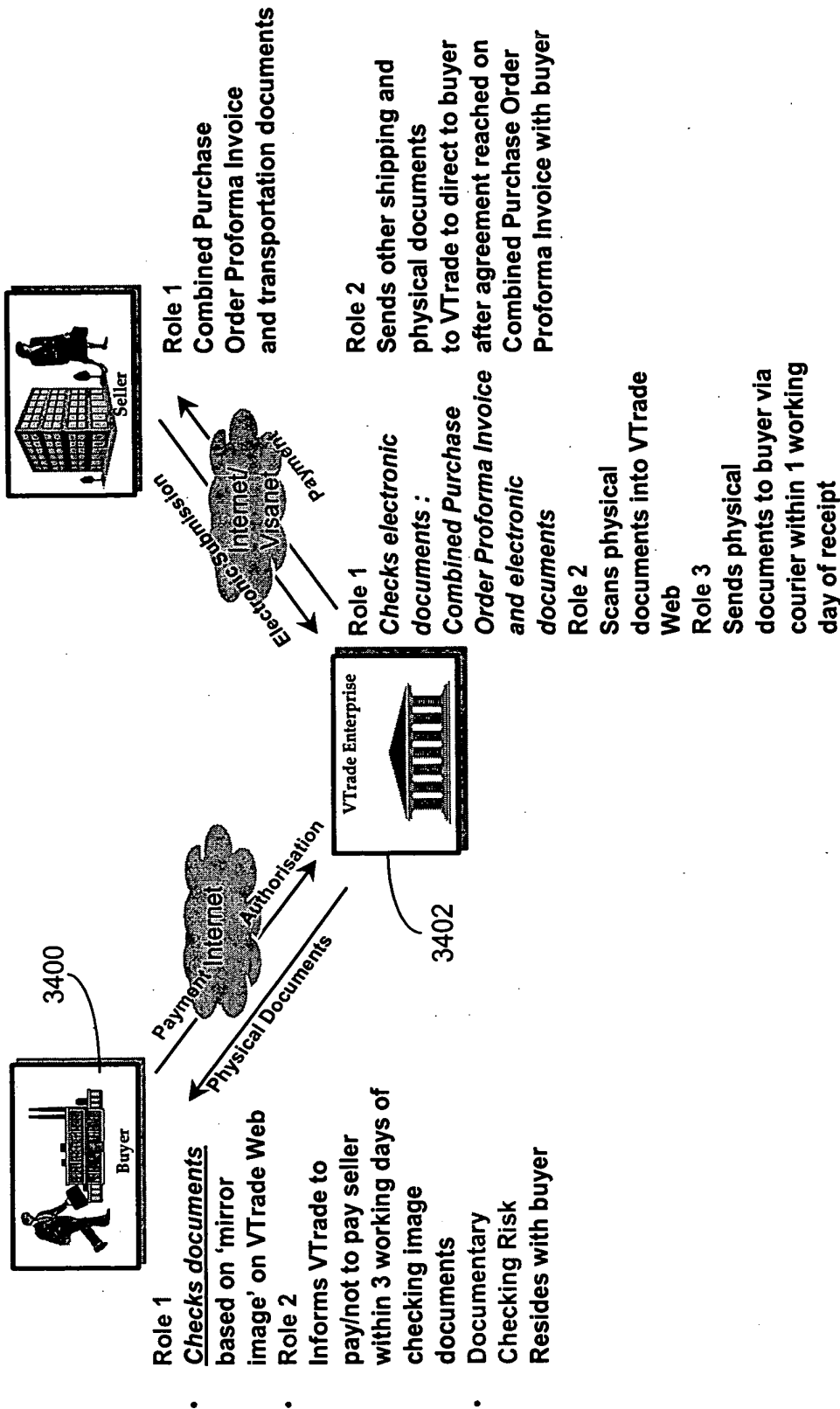
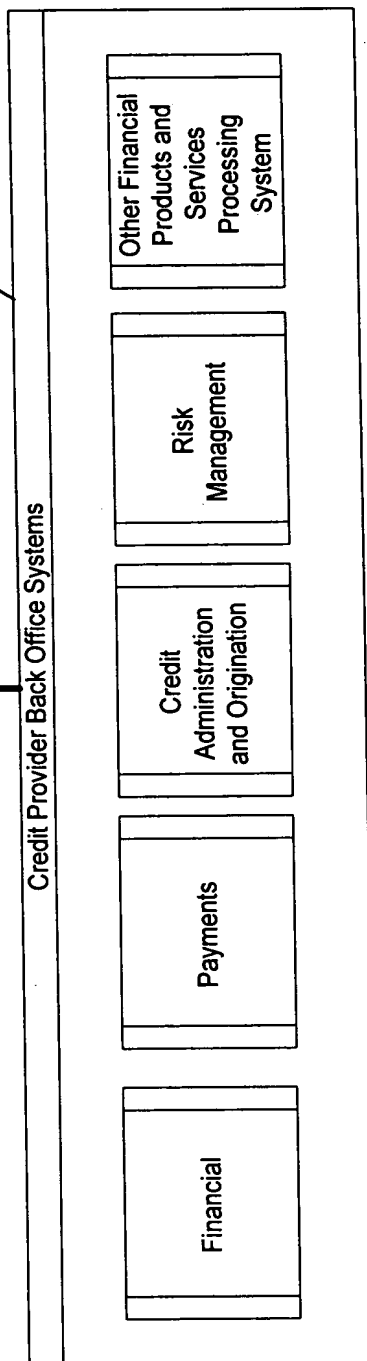


Figure 34



## Figure 35

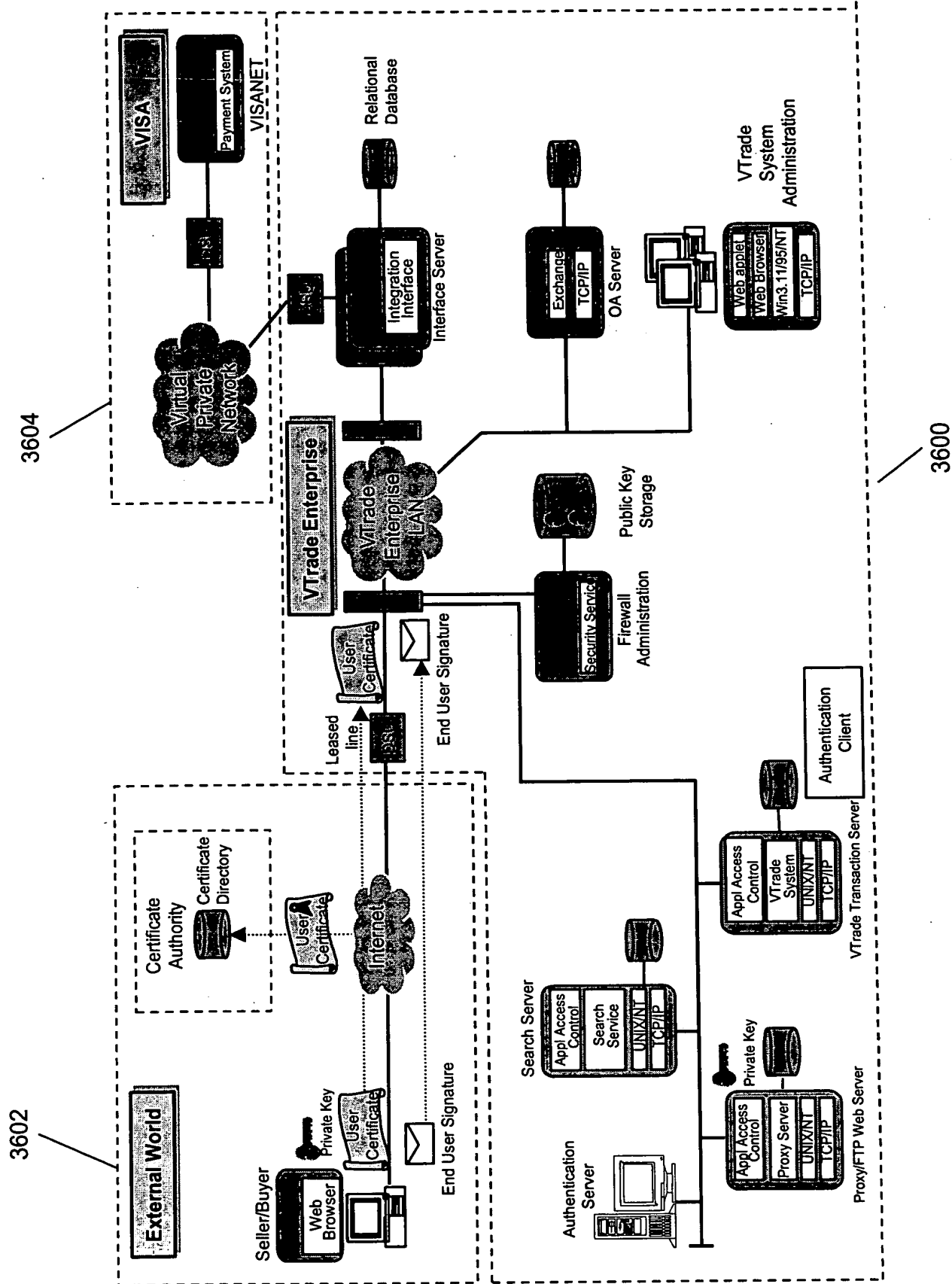


Figure 36

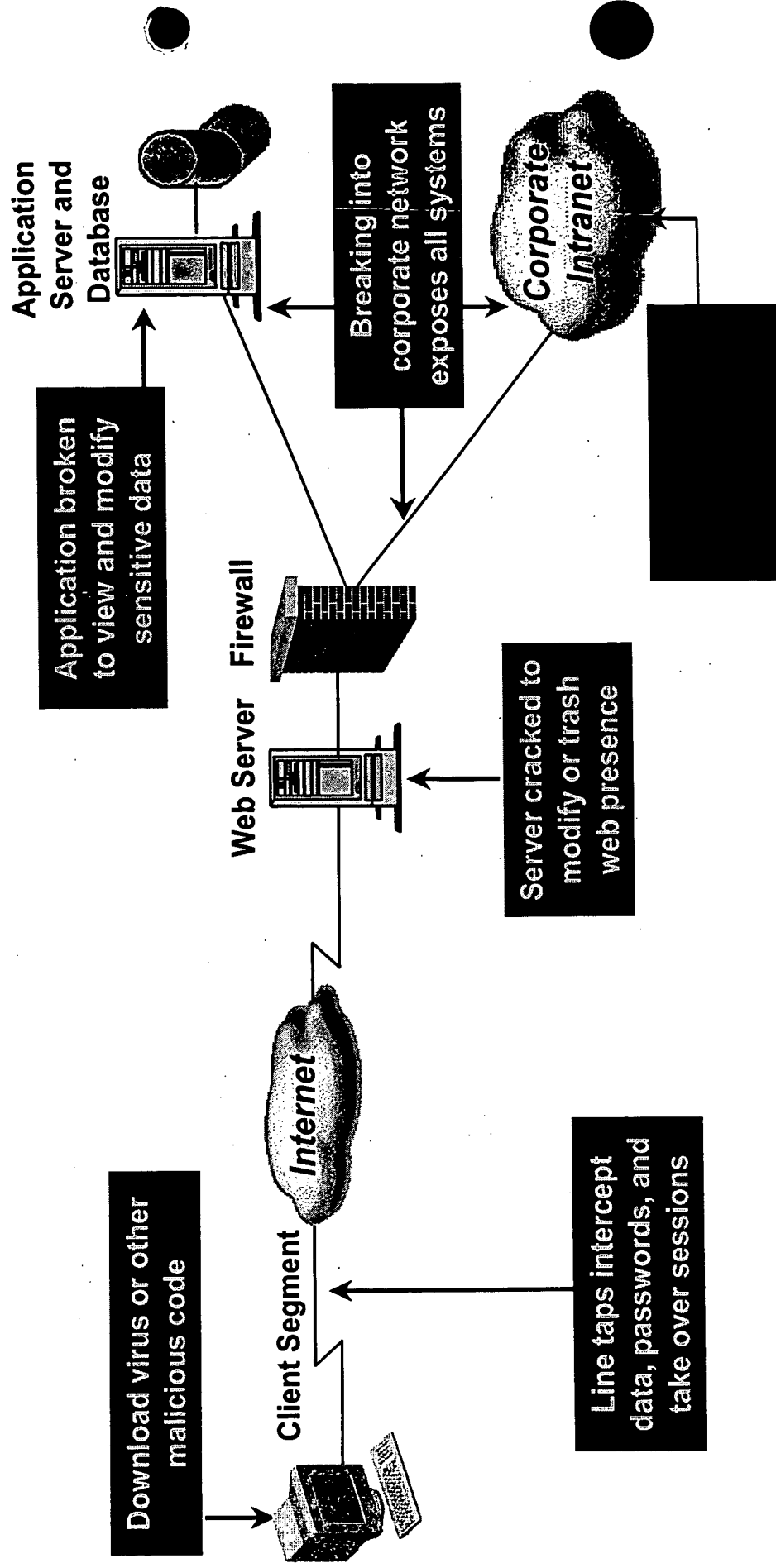


Figure 37

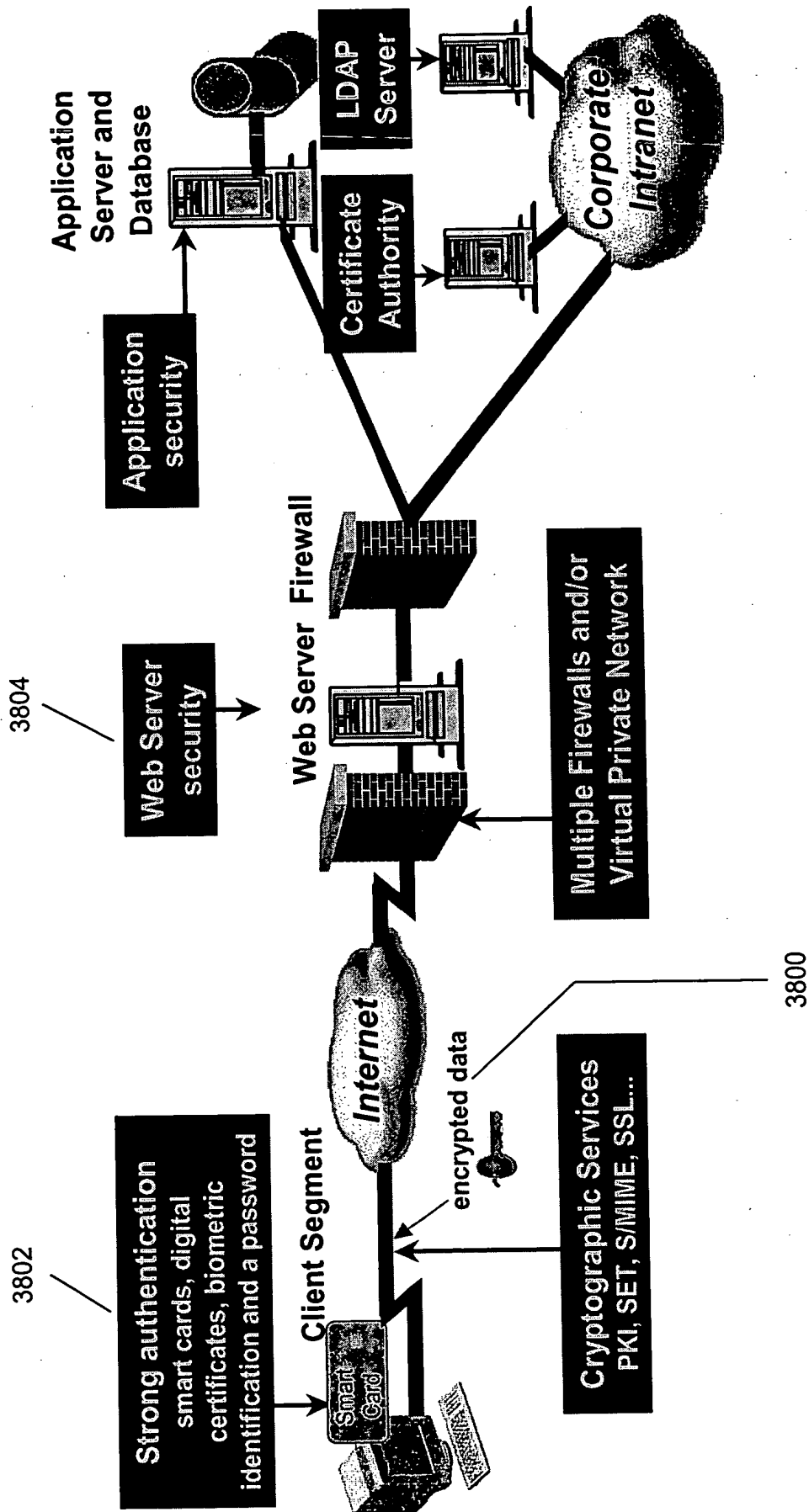


Figure 38

3900 SECURITY PRINCIPLES	3902 Authentication Services	3904 Cryptography Services	3906 Certification Services
Identification	Yes		Yes
Authentication	Yes		Yes
Authorization	Yes		Yes
Privacy		Yes	Yes
Integrity		Yes	Yes
Non-Repudiation			Yes

Figure 39



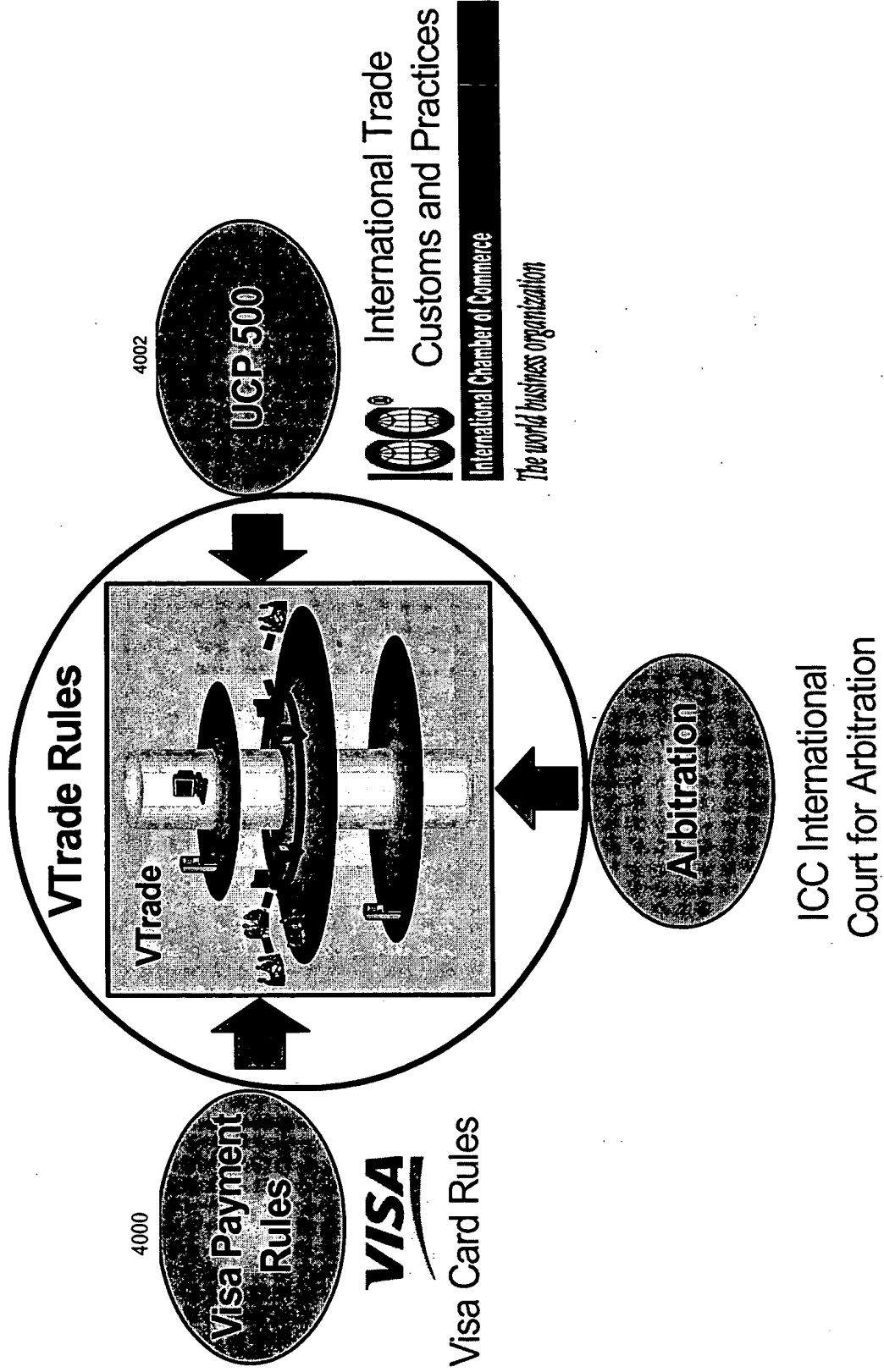
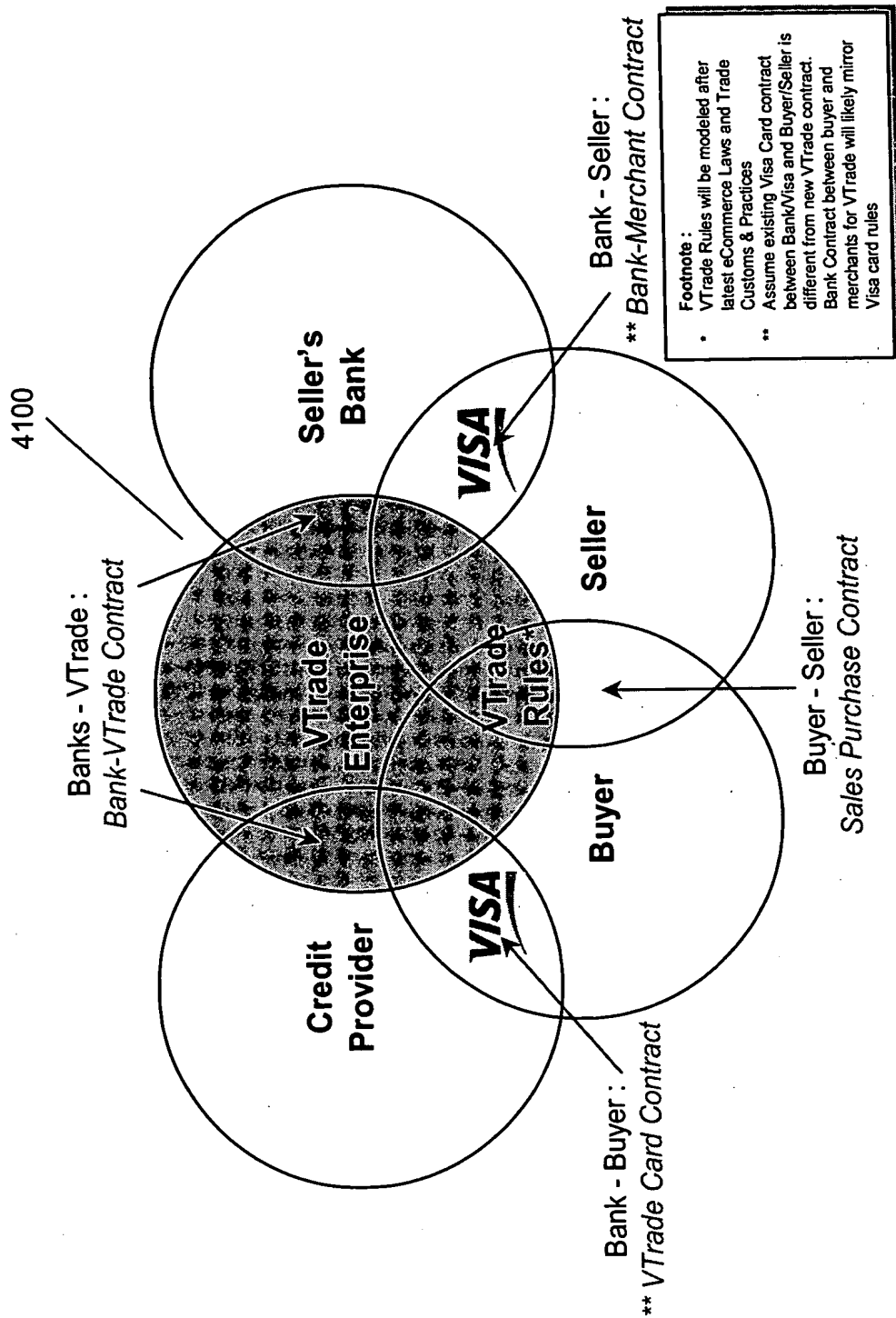


Figure 40



## Figure 41

4202

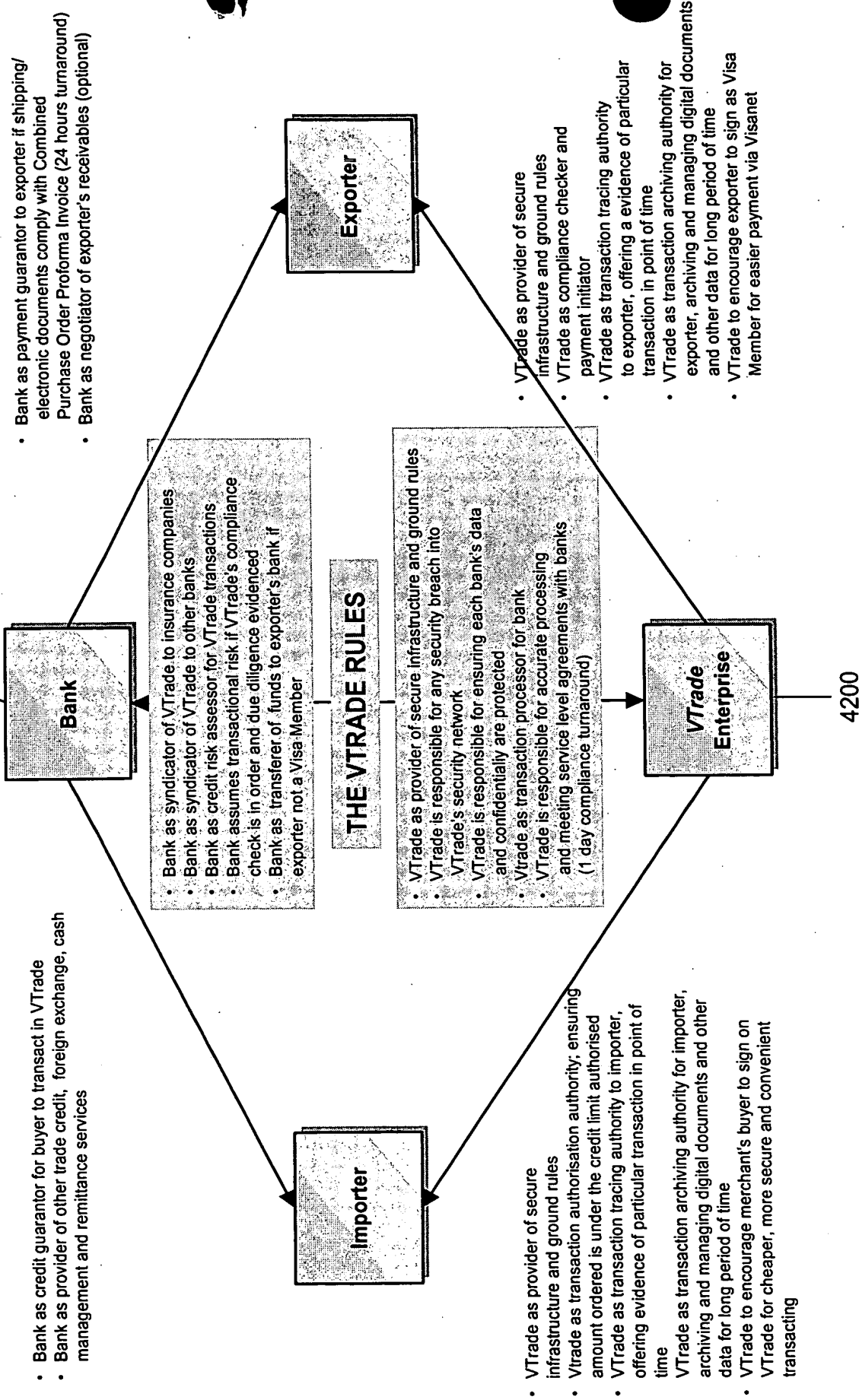
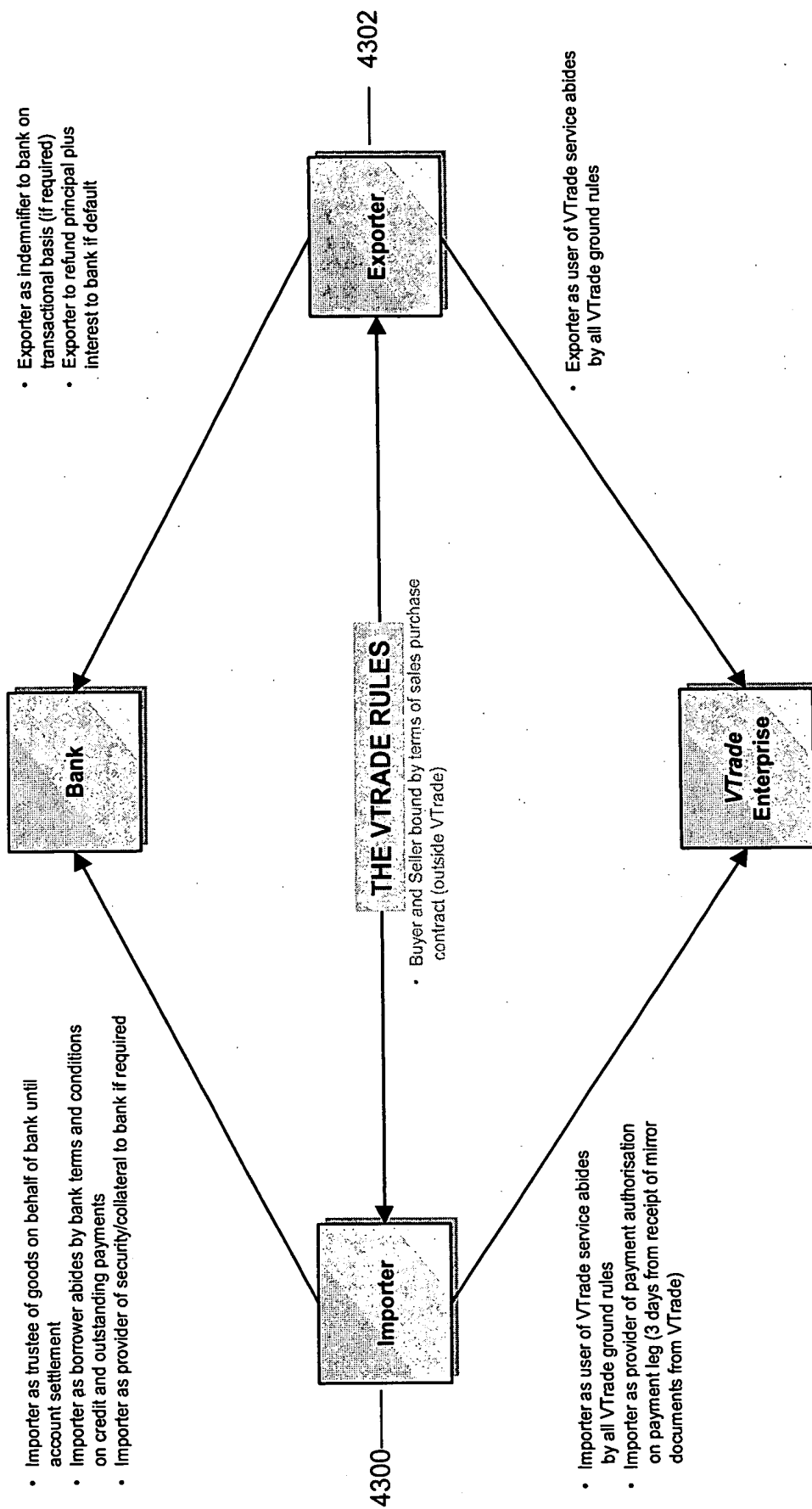


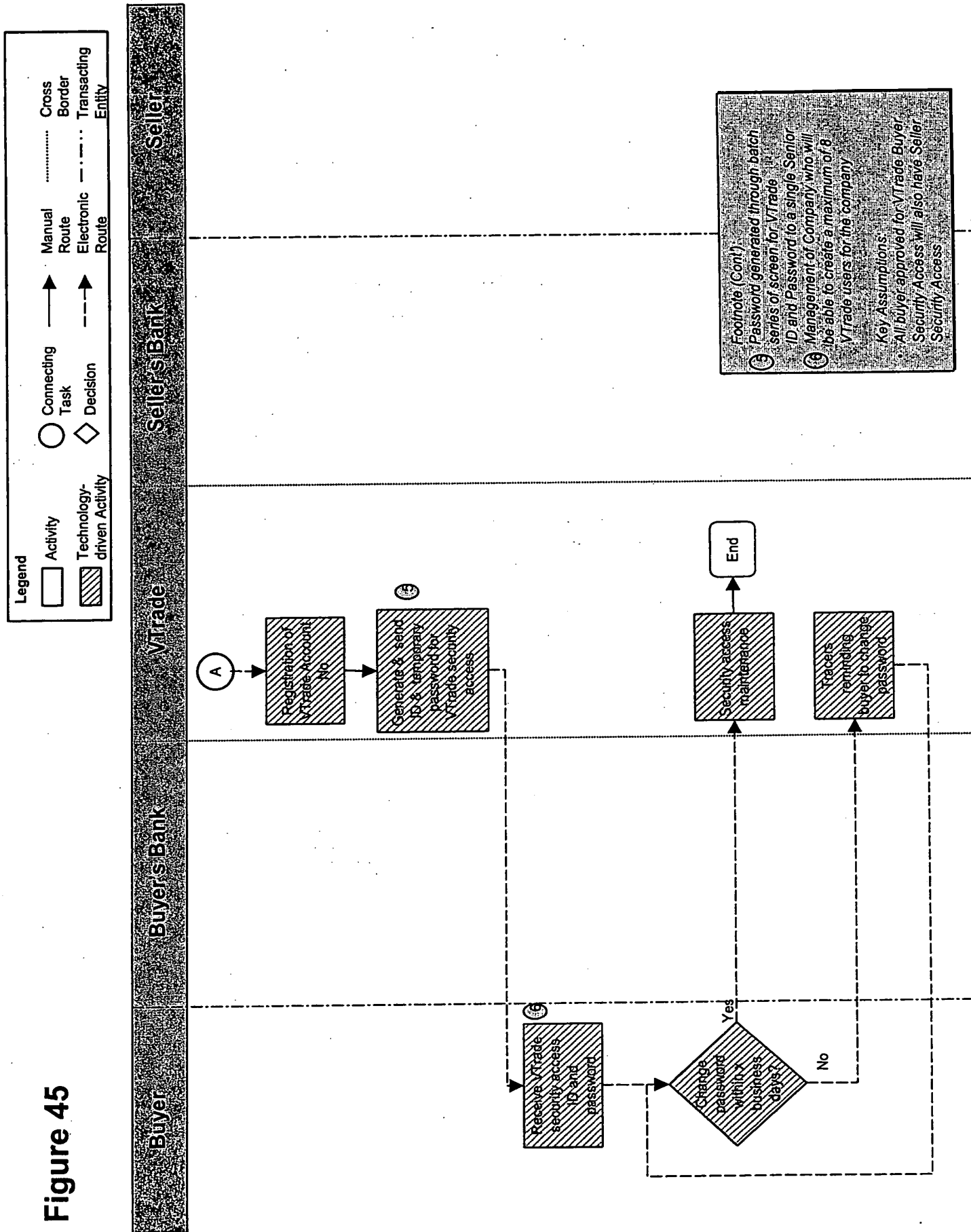
Figure 42



## Figure 43



Figure 45



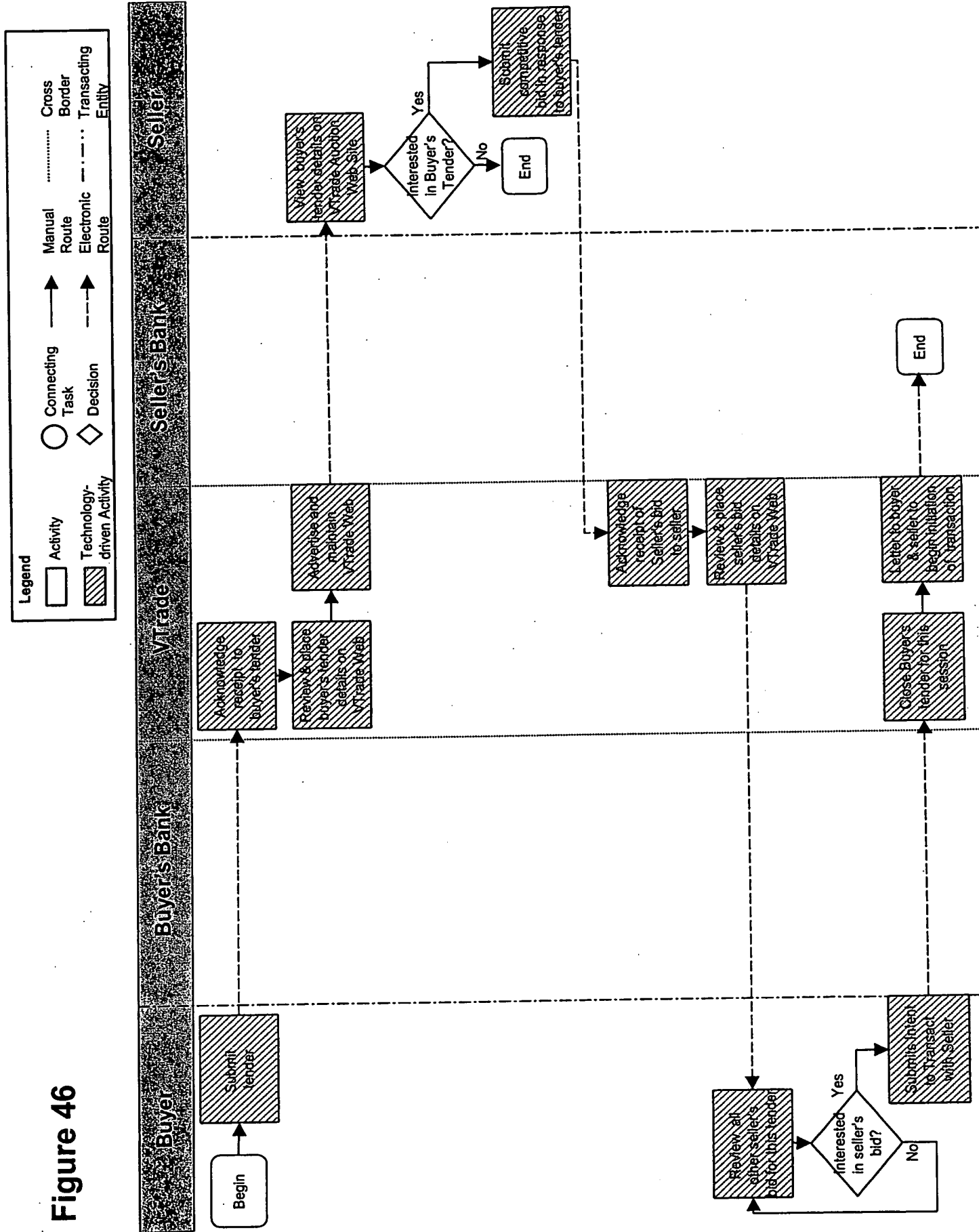
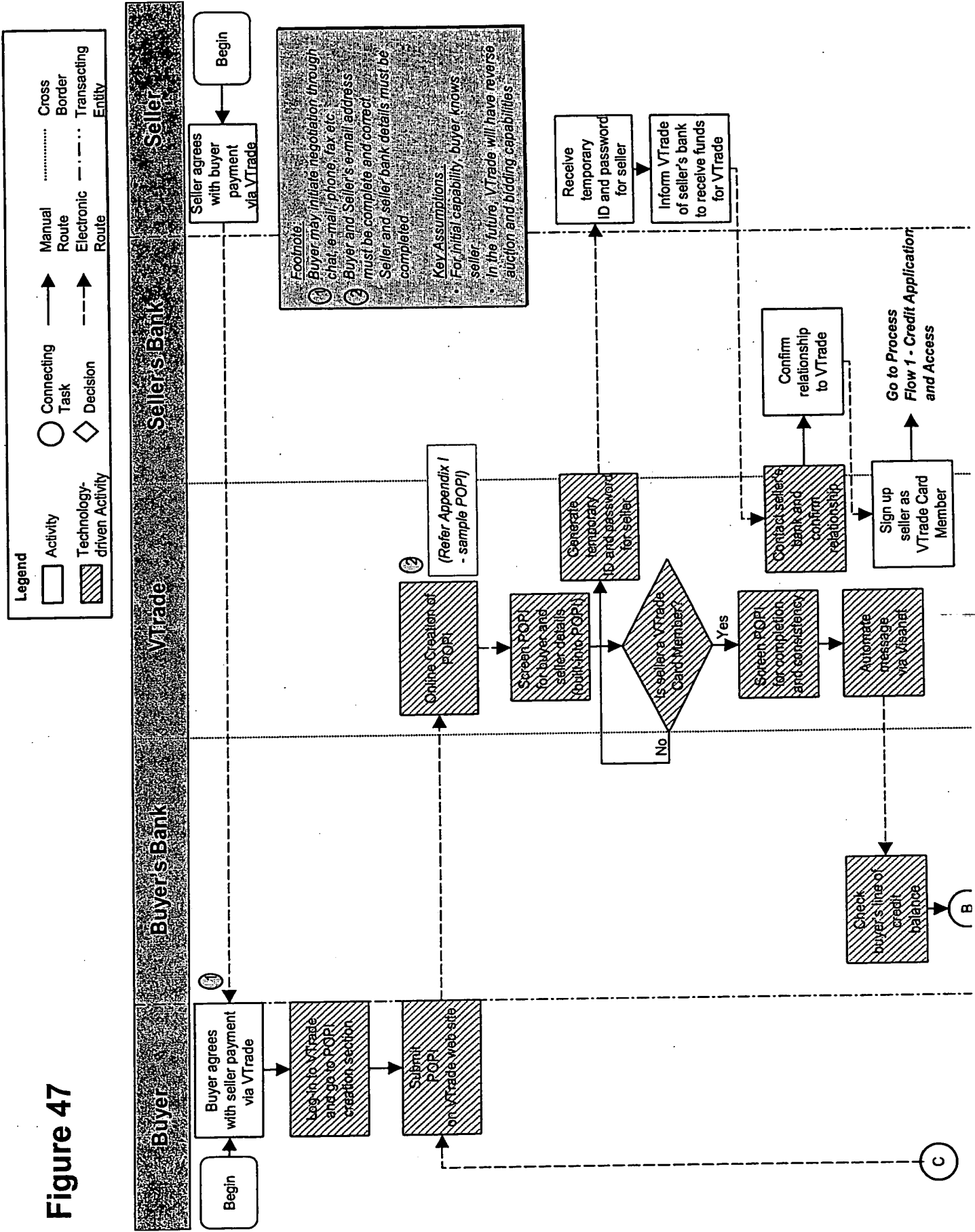


Figure 47





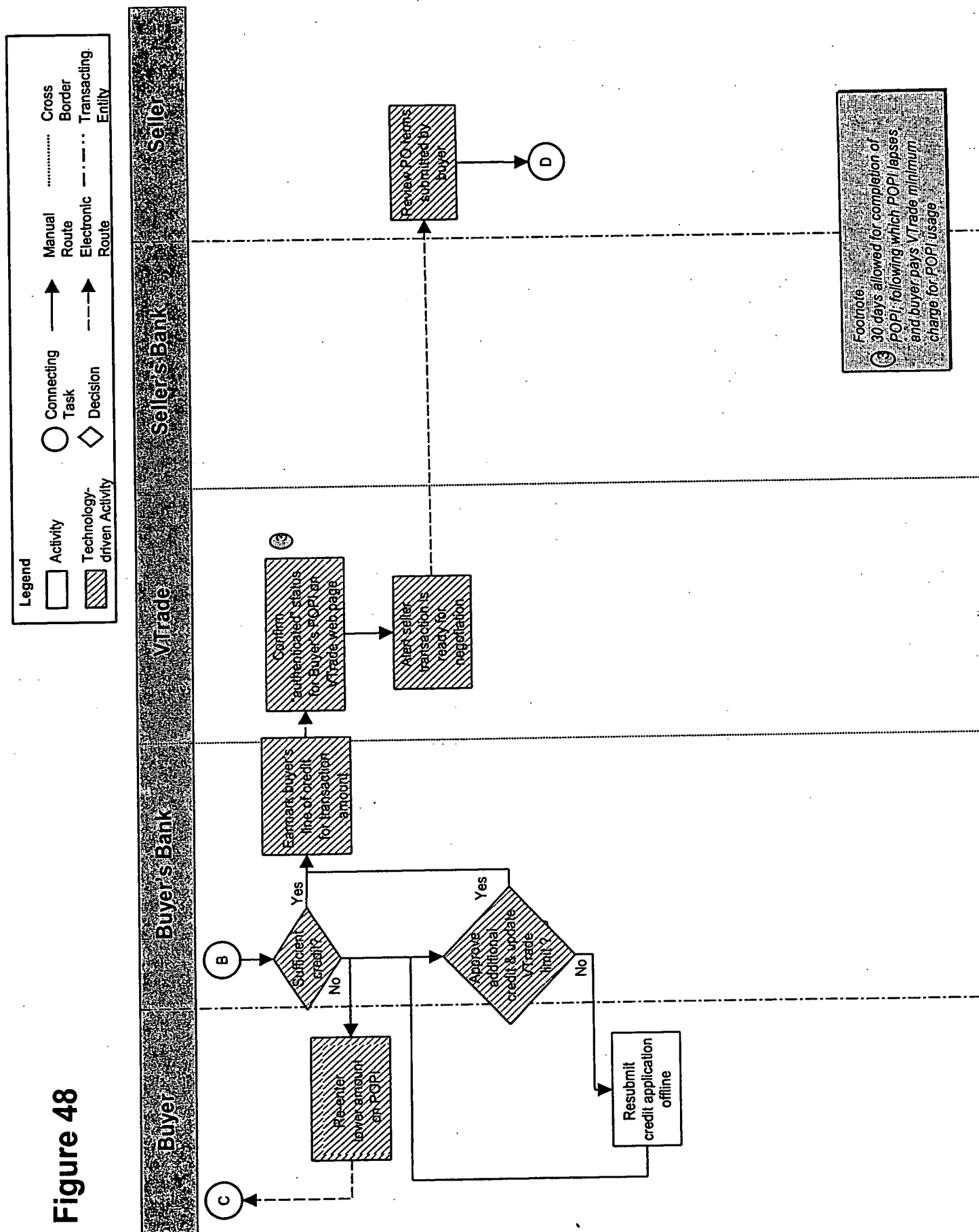




Figure 50

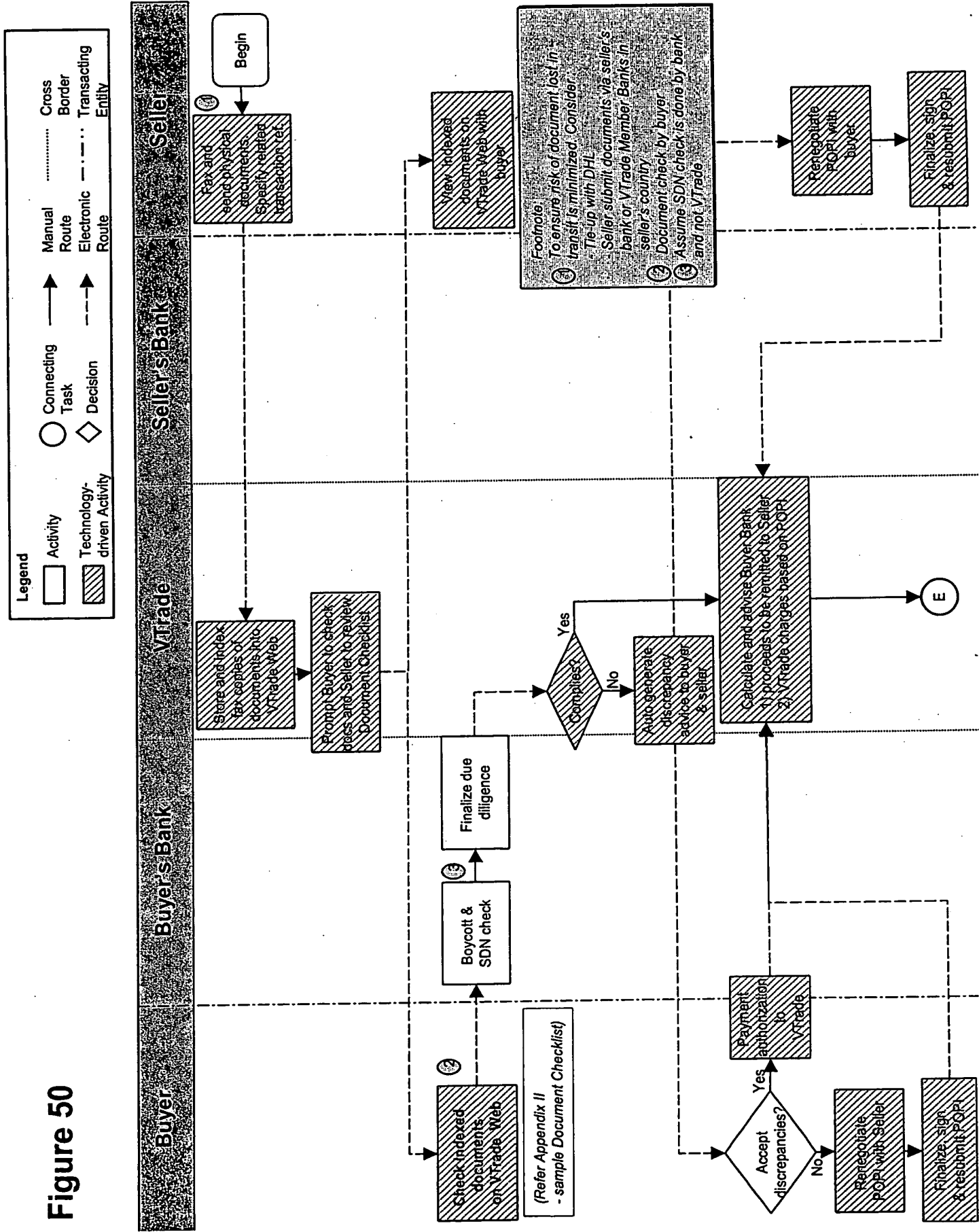


Figure 51

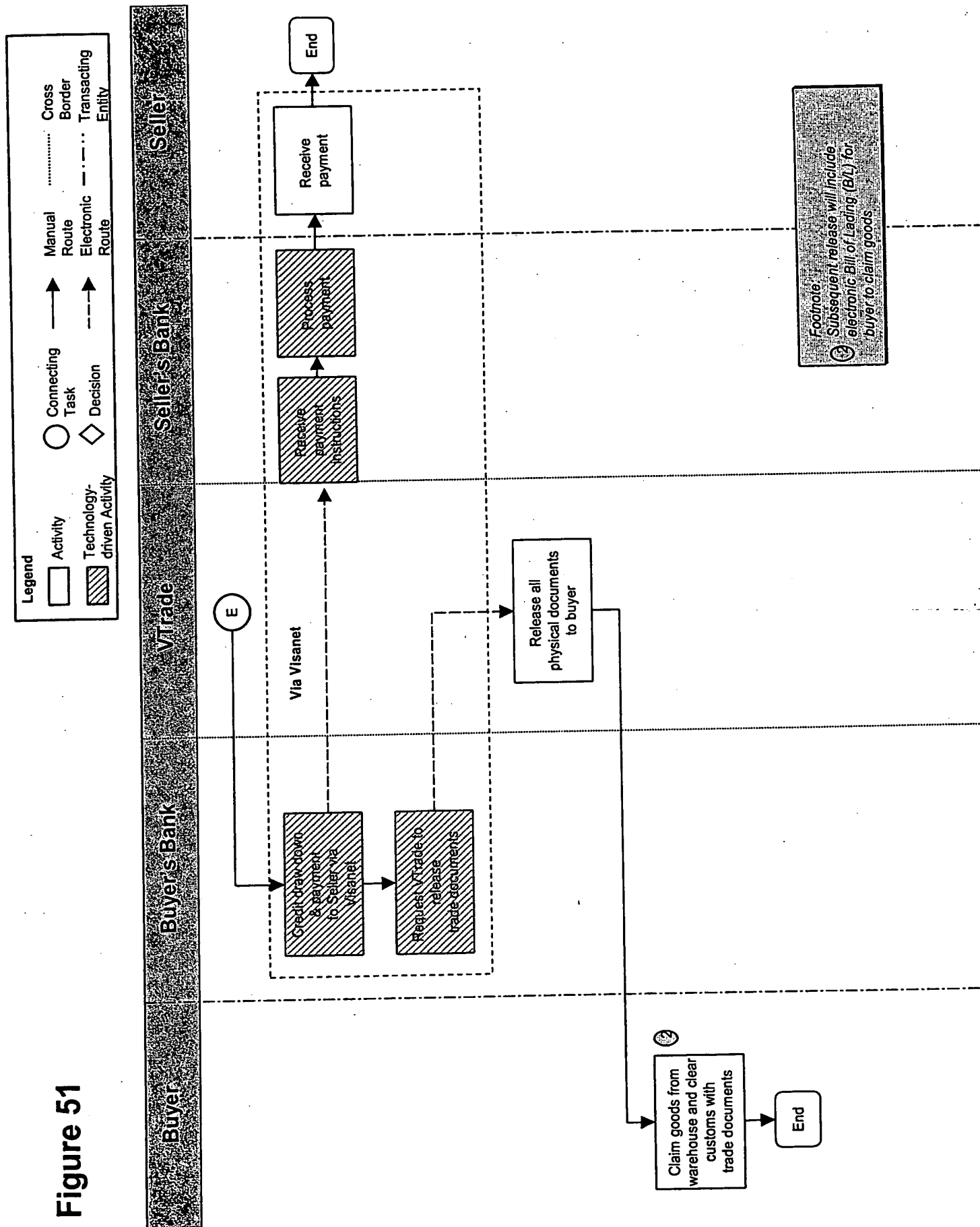
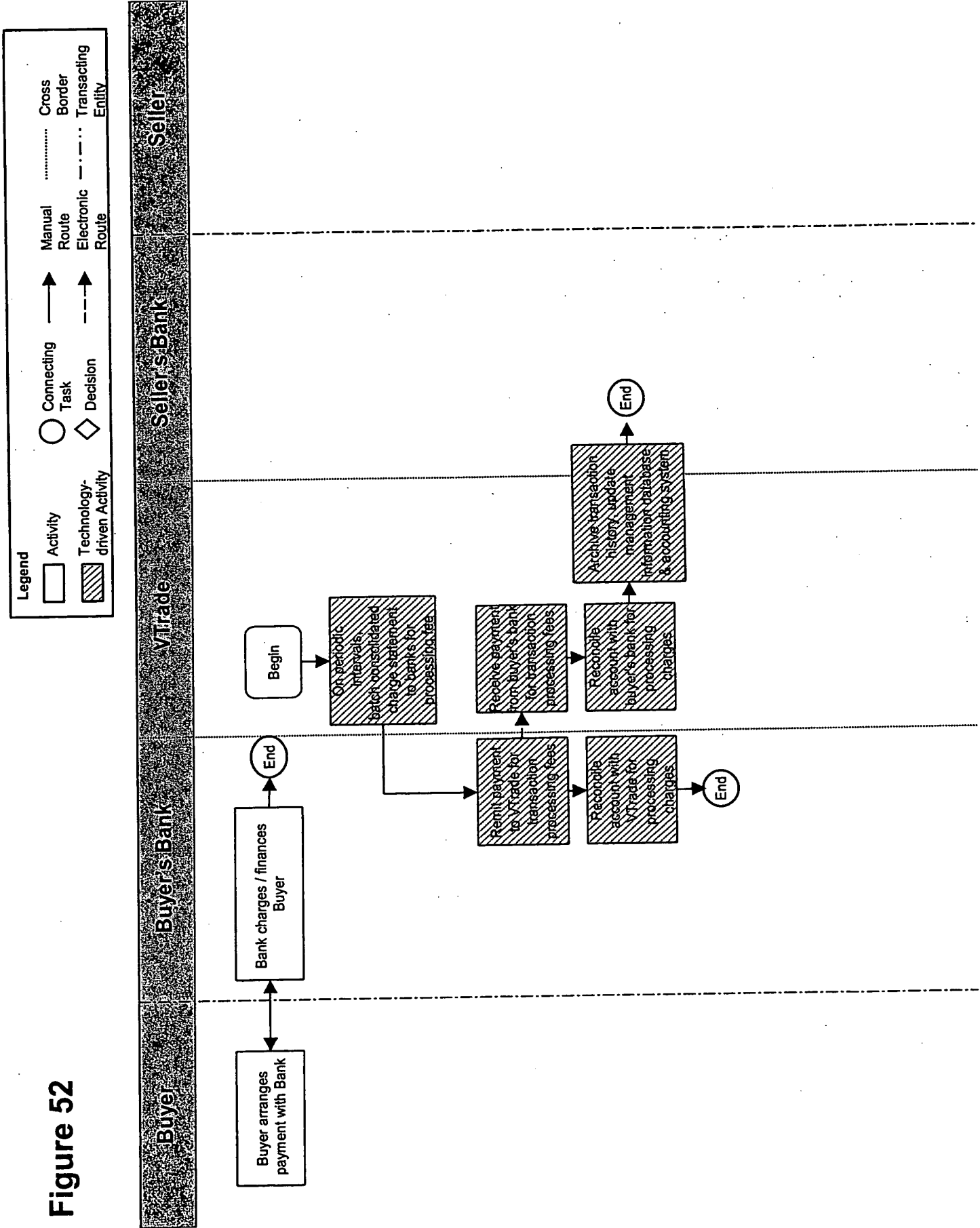


Figure 52



## eMarketplace Models

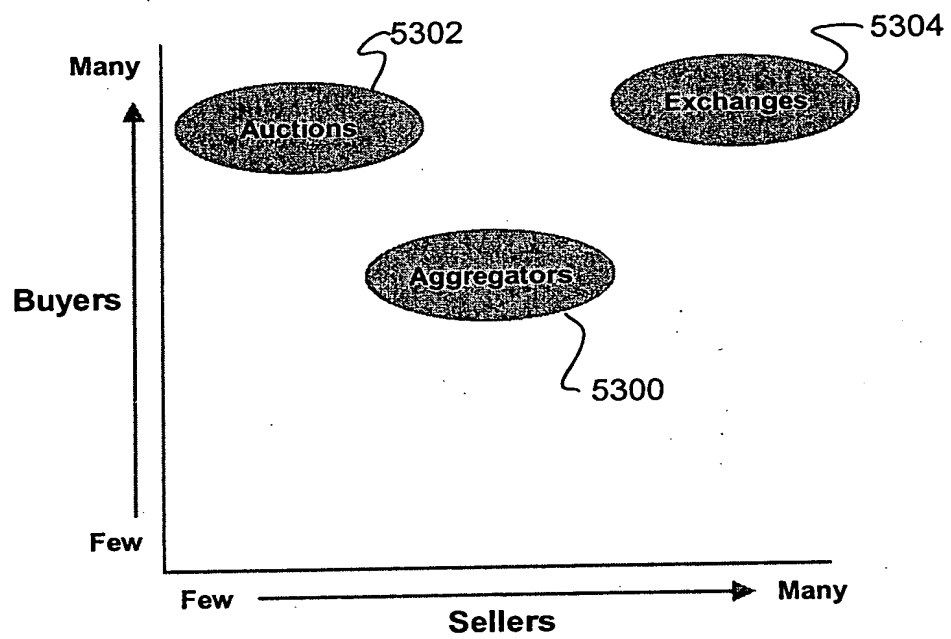


Figure 53

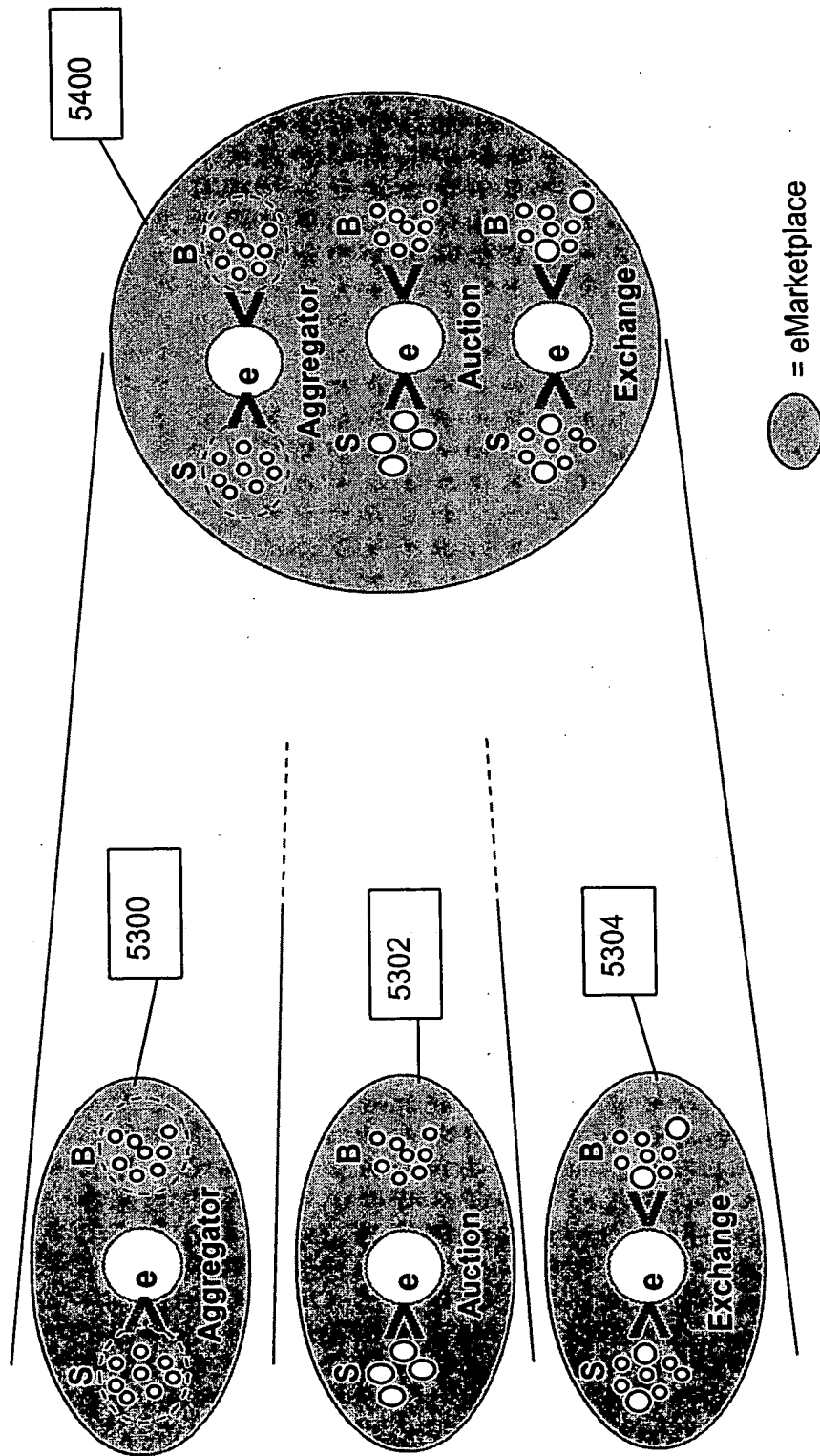


Figure 54

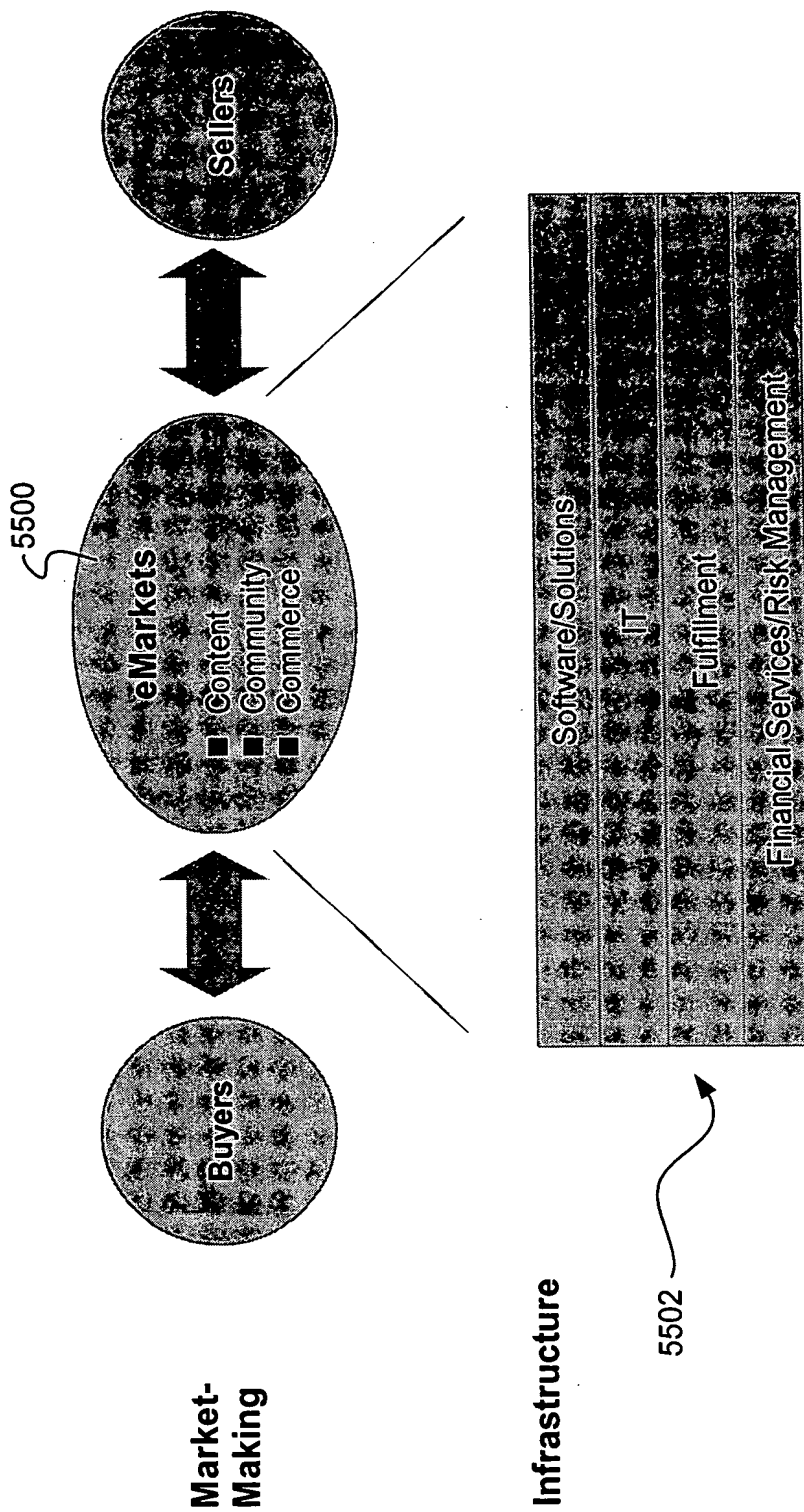


Figure 55



## Infrastructure

	Description	Examples
5600 Software/ Solutions	<ul style="list-style-type: none"> <li>■ The software which makes the site run</li> </ul>	<ul style="list-style-type: none"> <li>■ Auction engine</li> <li>■ Content management</li> <li>■ ERP integration software</li> </ul>
5602 IT	<ul style="list-style-type: none"> <li>■ Setting up the site and providing ongoing maintenance</li> </ul>	<ul style="list-style-type: none"> <li>■ Systems integration</li> <li>■ Hosting</li> <li>■ Application Service Providers</li> </ul>
5604 Fulfillment	<ul style="list-style-type: none"> <li>■ Organizing the physical settlement of trades after they have been agreed upon</li> </ul>	<ul style="list-style-type: none"> <li>■ Shipping</li> <li>■ Warehousing</li> <li>■ Inspection</li> </ul>
5606 Financial Services/ Risk Management	<ul style="list-style-type: none"> <li>■ Facilitating the financing and transfer of funds between parties to a transaction</li> <li>■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks</li> </ul>	<ul style="list-style-type: none"> <li>■ Payment processing</li> <li>■ Receivables management</li> <li>■ Financing/ credit</li> <li>■ Authentication</li> <li>■ Warranties</li> <li>■ Derivatives/options</li> </ul>

Figure 56

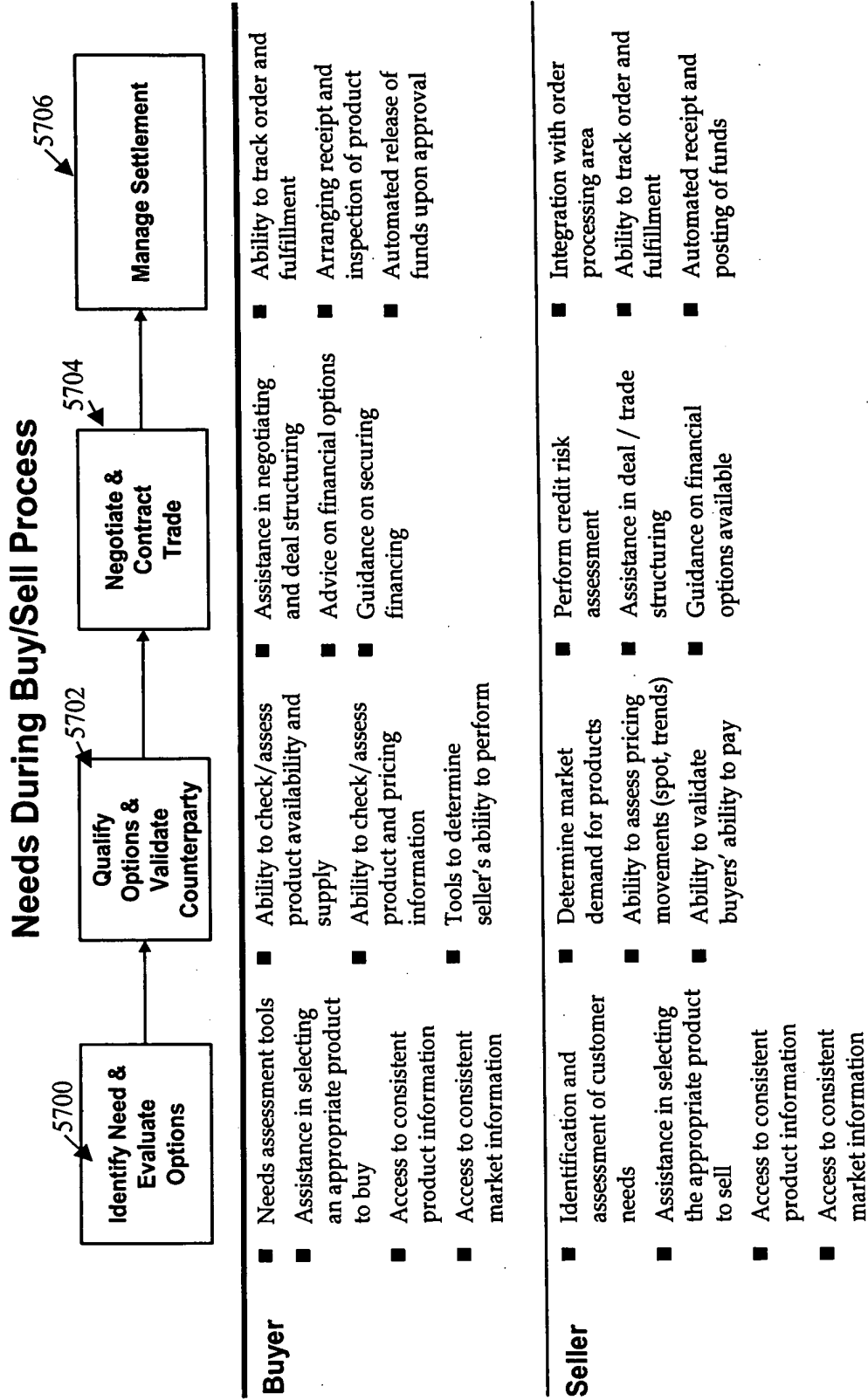
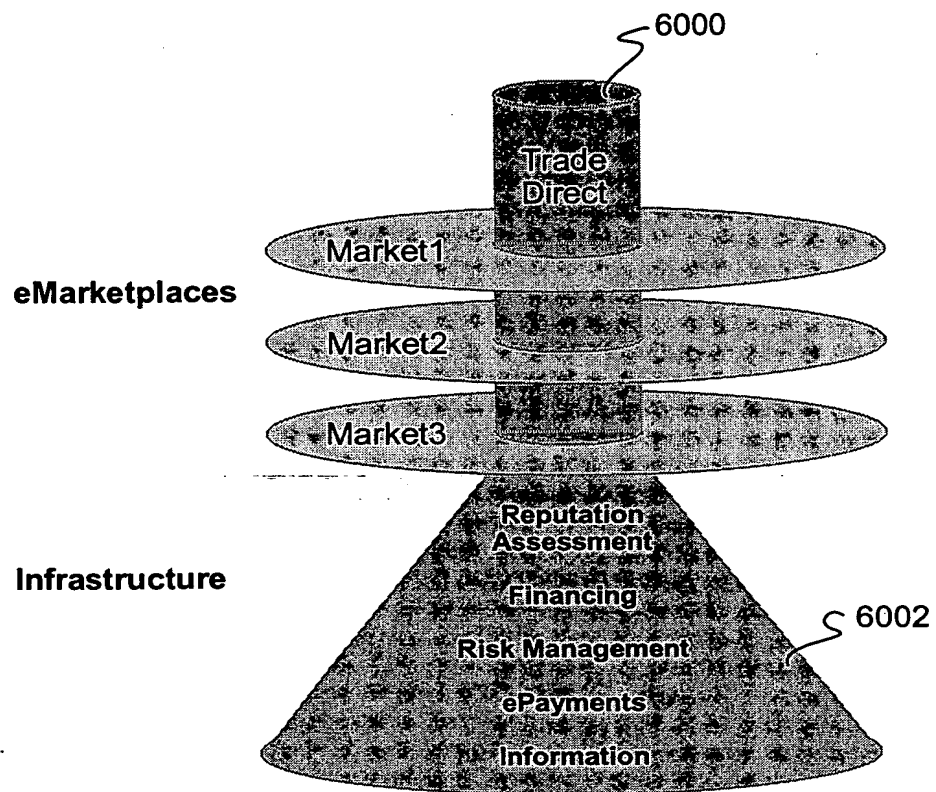


Figure 57



Service Area	Service	Buyer/Seller Value Proposition	eMkt Place Value Proposition
<b>Reputation Assessment</b> 5900	■ Online documentation of credit worthiness included in profile	■ Increases member confidence in trading partners	■ Increases transaction volume and transaction-related revenues
	■ Credit rating engine based on historical transaction data		■ Potential service revenue (per credit profile provision)
	■ Member-specified credit rating		
	■ Authentication when using site		
<b>Financing</b> 5902	■ Lines of credit, leasing, inventory financing	■ Provides access to cash flow management services	■ Increases member entanglement
	■ Factoring, forfeiting, and other receivables financing services		■ Potential referral revenue
<b>Risk Management</b> 5904	■ Foreign exchange services	■ Provides access to services that might be otherwise unavailable to small members	■ Increases member entanglement
	■ Insurance	■ Provides seamless service that is more convenient than existing services (e.g., "one click")	■ Potential referral revenue
	■ Hedging tools		
<b>ePayments</b> 5906	■ Credit Cards, ACH, SWIFT, wire transfers	■ Reduces counterparty payment risk	■ Potential to increase qualified member market / transaction volume and revenue
	■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment	■ Reduces transaction costs and time required to complete payment processing	■ Potential referral revenue
	■ Electronic bill presentment and payment	■ Increases speed and accuracy of document processing	■ per-transaction revenue
	■ Online document management		■ Facilitates eMarketplace revenue model
<b>Information</b> 5908	■ Industry or product-related news	■ Enables informed decisions	■ Increases member usage and entanglement
	■ Specific roles/regs	■ Provides real insights	■ Positions provider as credible and knowledgeable resource
	■ Contacts and resources	■ Can access additional info without leaving site	■ Possible fee for service generator
	■ Decisions support/advice		

Figure 59



**Figure 60**

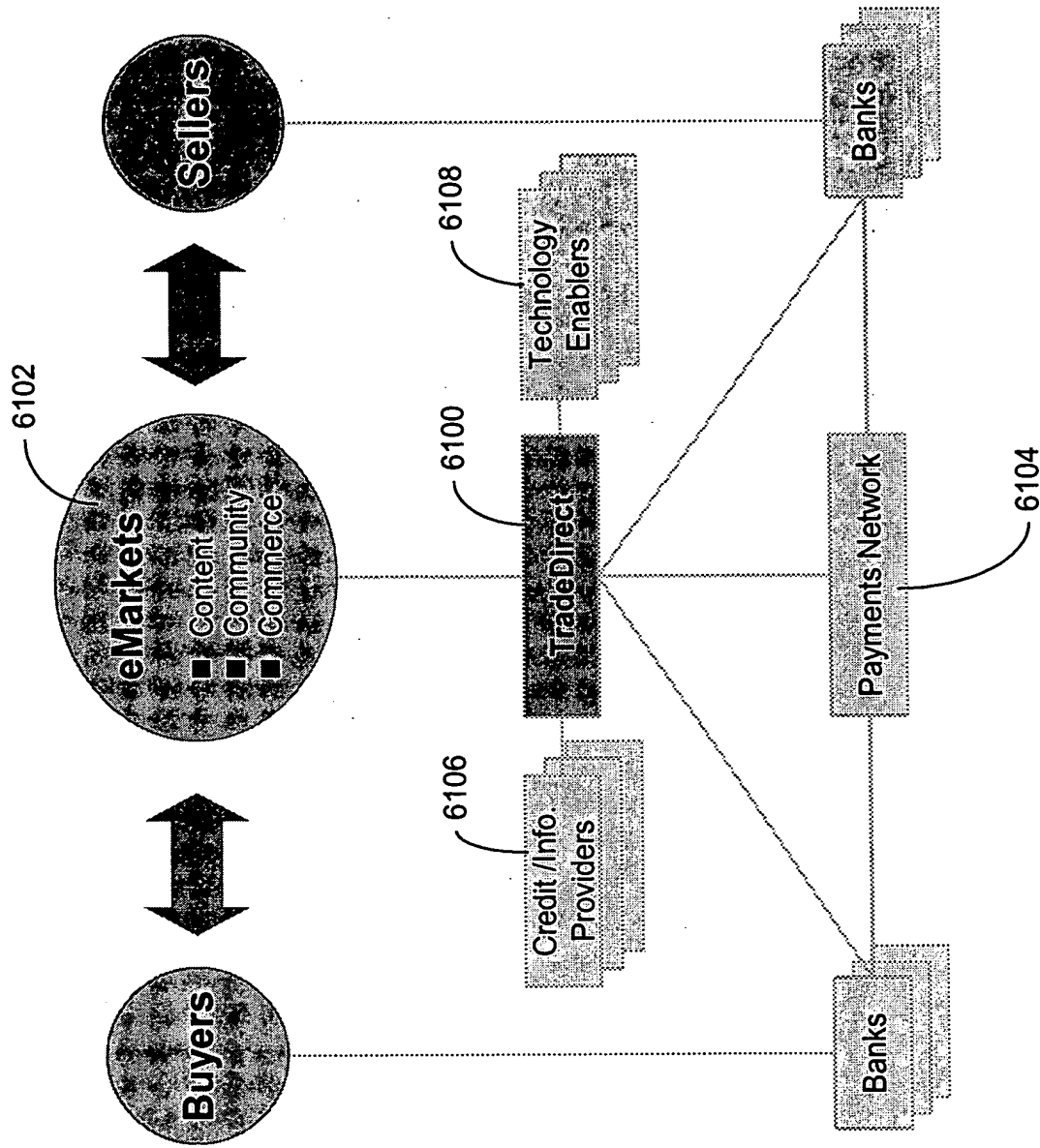


Figure 61

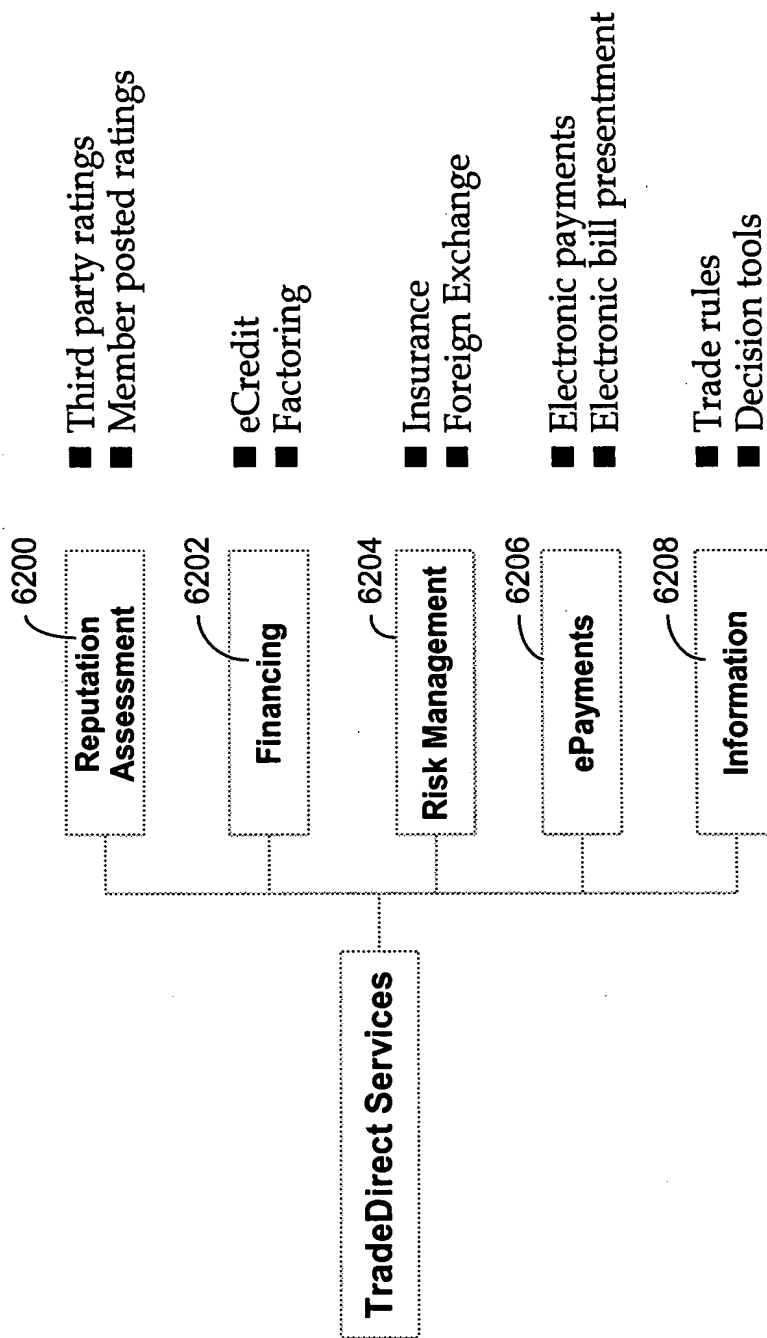
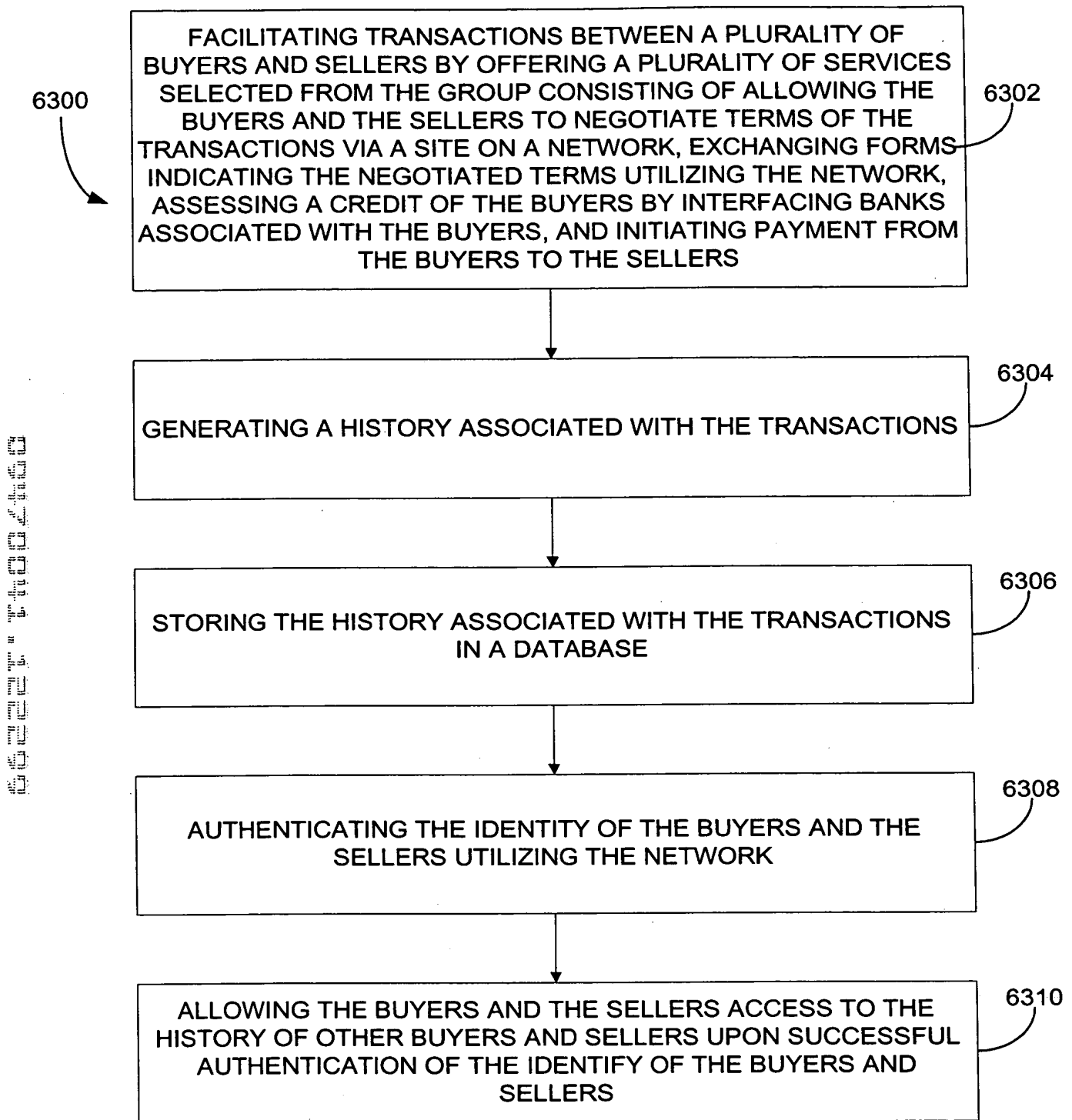


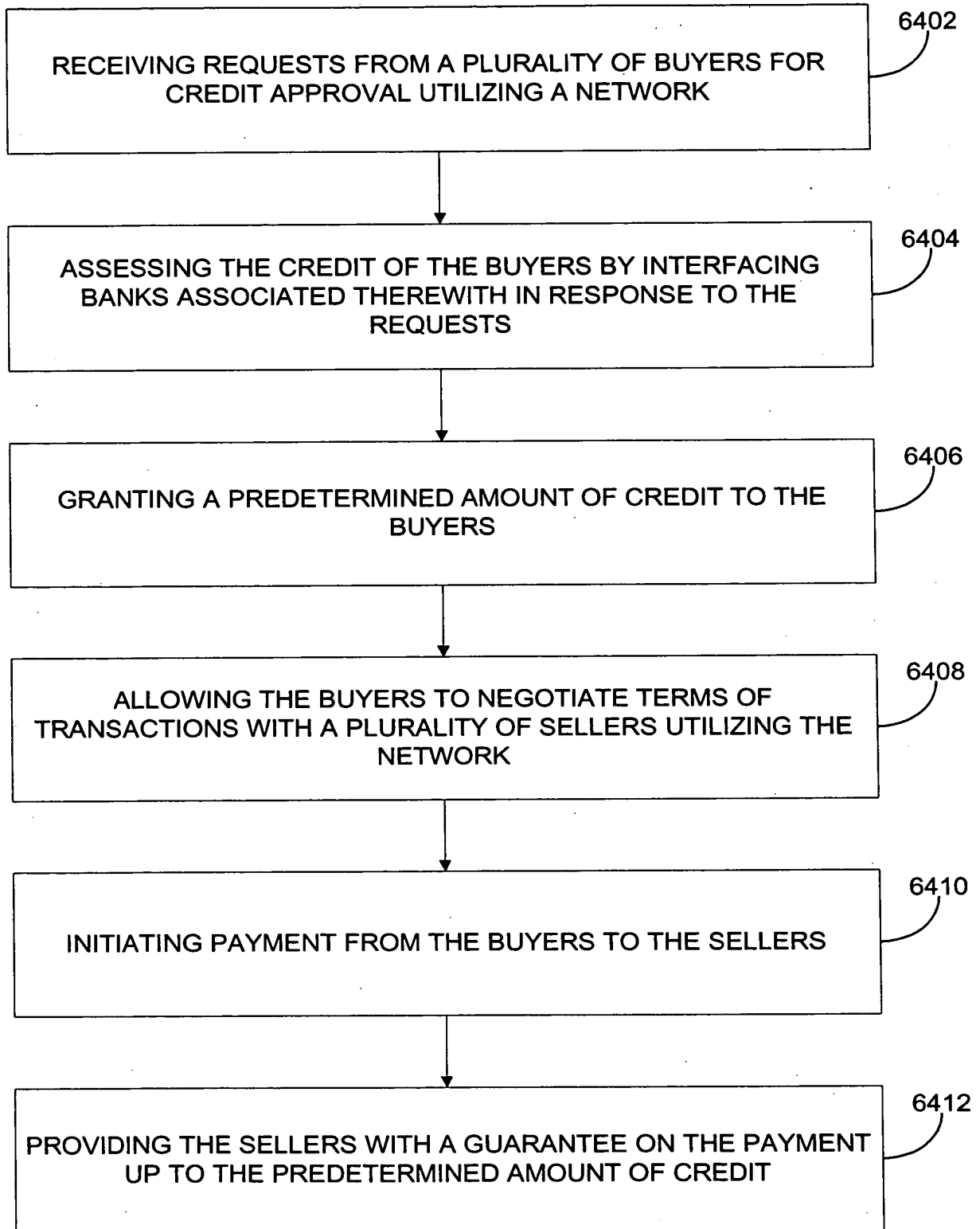
Figure 62



**Figure 63**

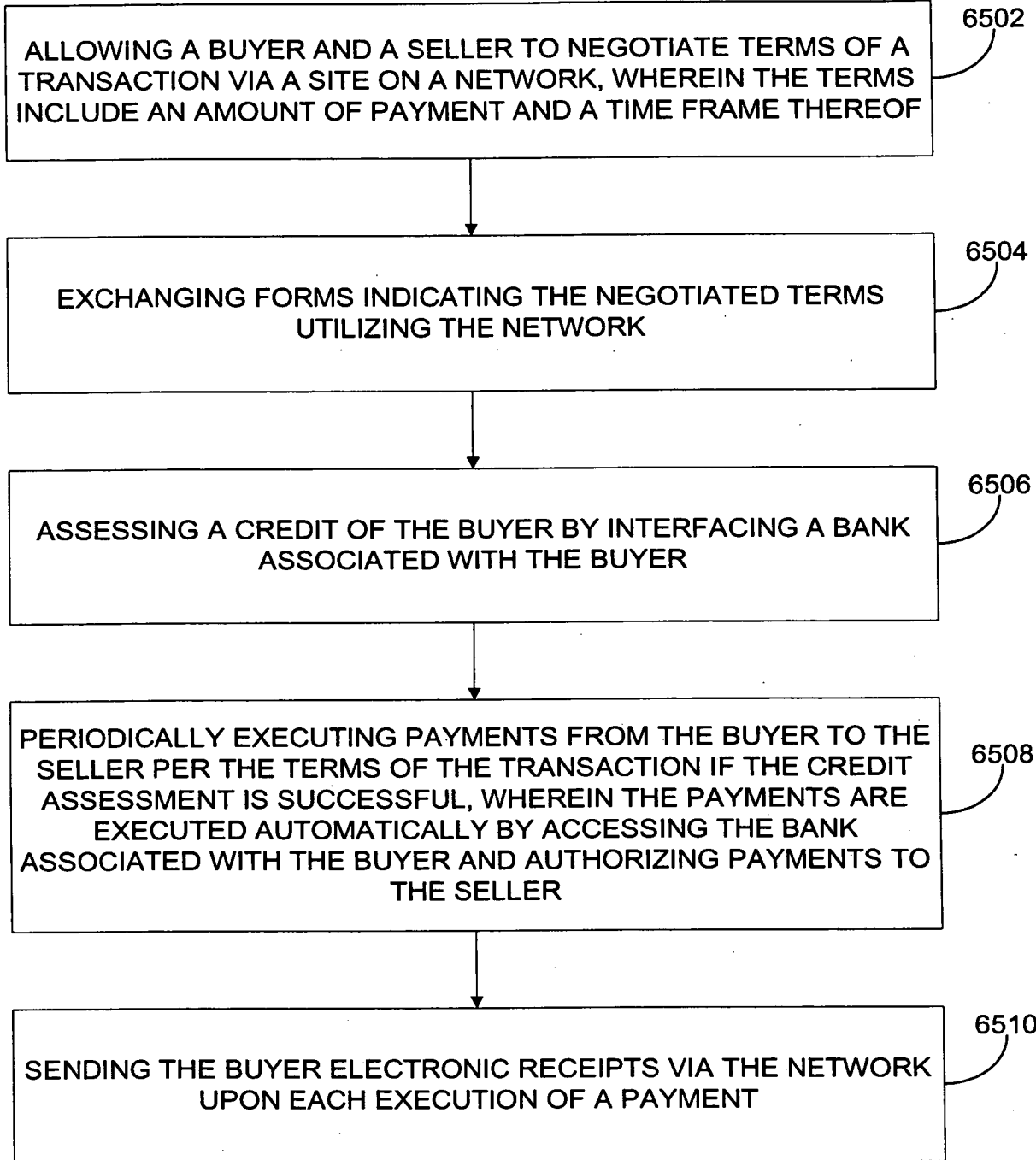


6400



**Figure 64**

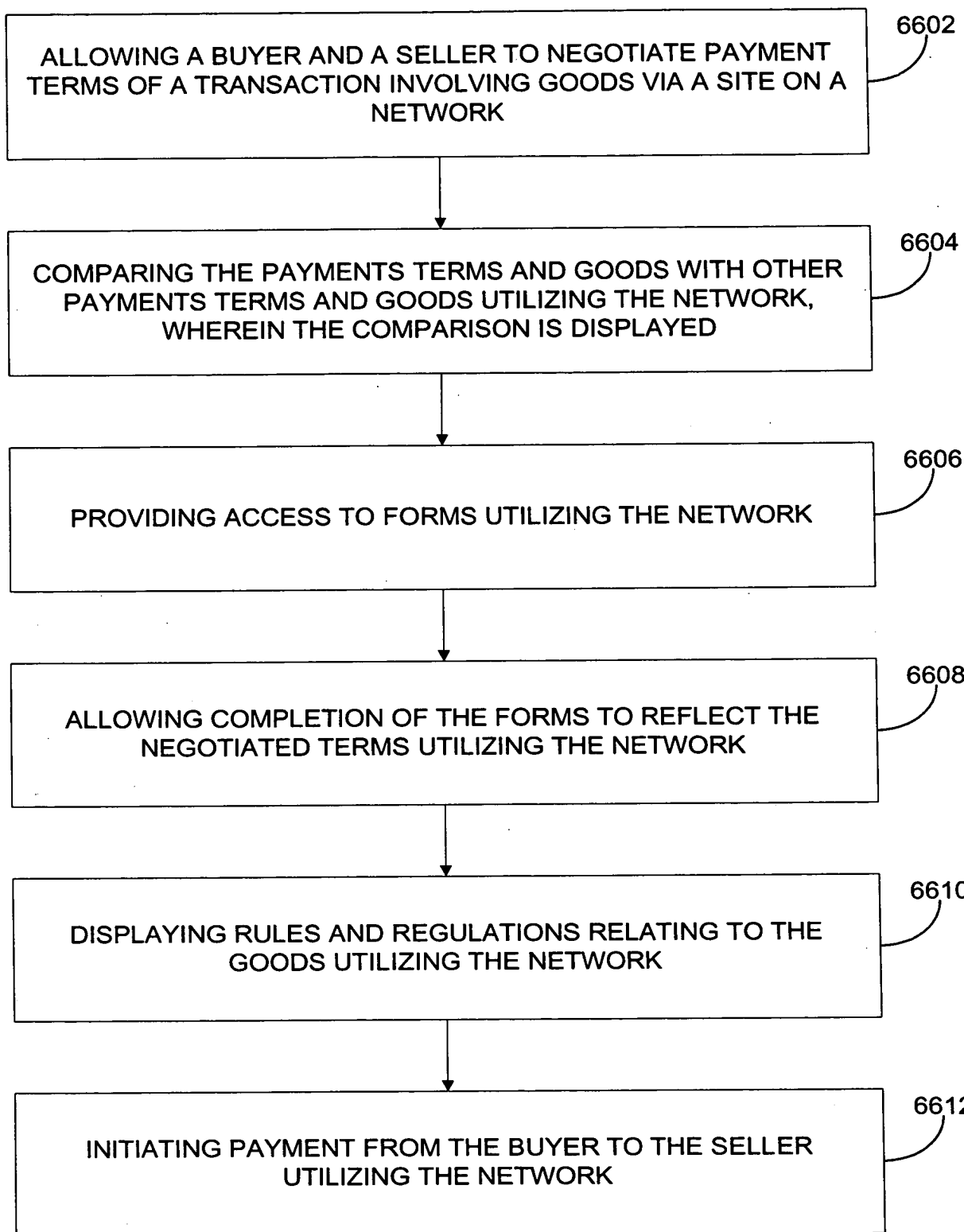
6500



**Figure 65**

6600 6602 6604 6606 6608 6610 6612

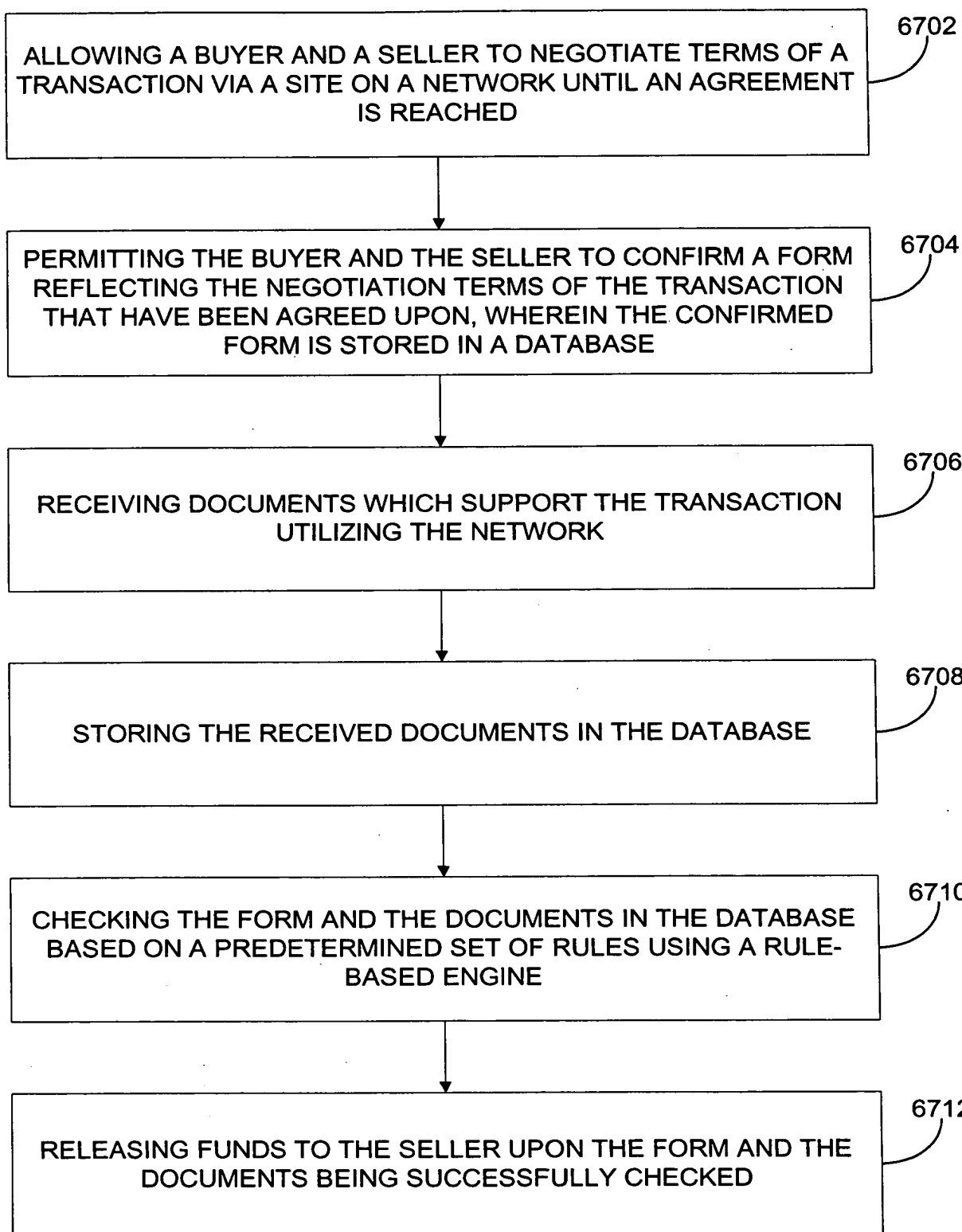
6600



**Figure 66**

6700 6702 6704 6706 6708 6710 6712

6700



**Figure 67**

## Reputation Assessment

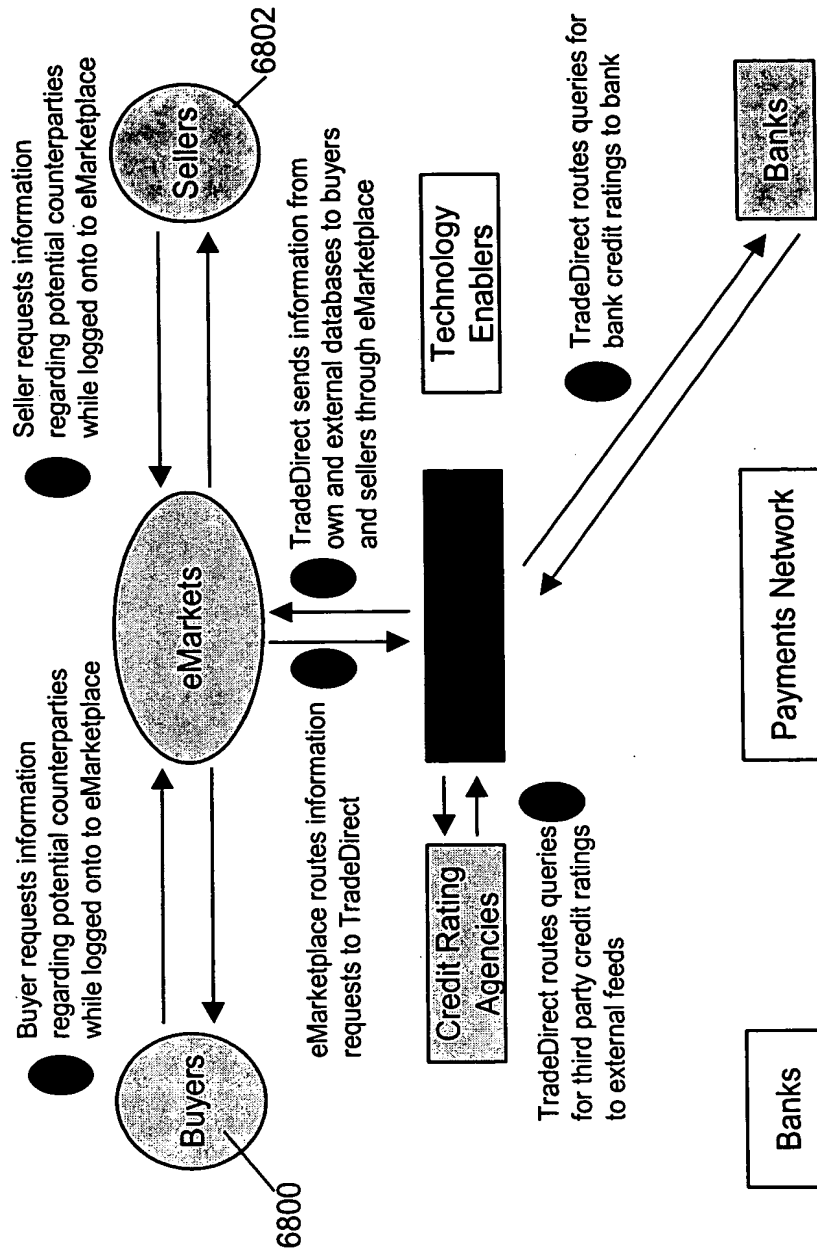


Figure 68

6900 6902 6904 6906 6908 6910 6912 6914

6900

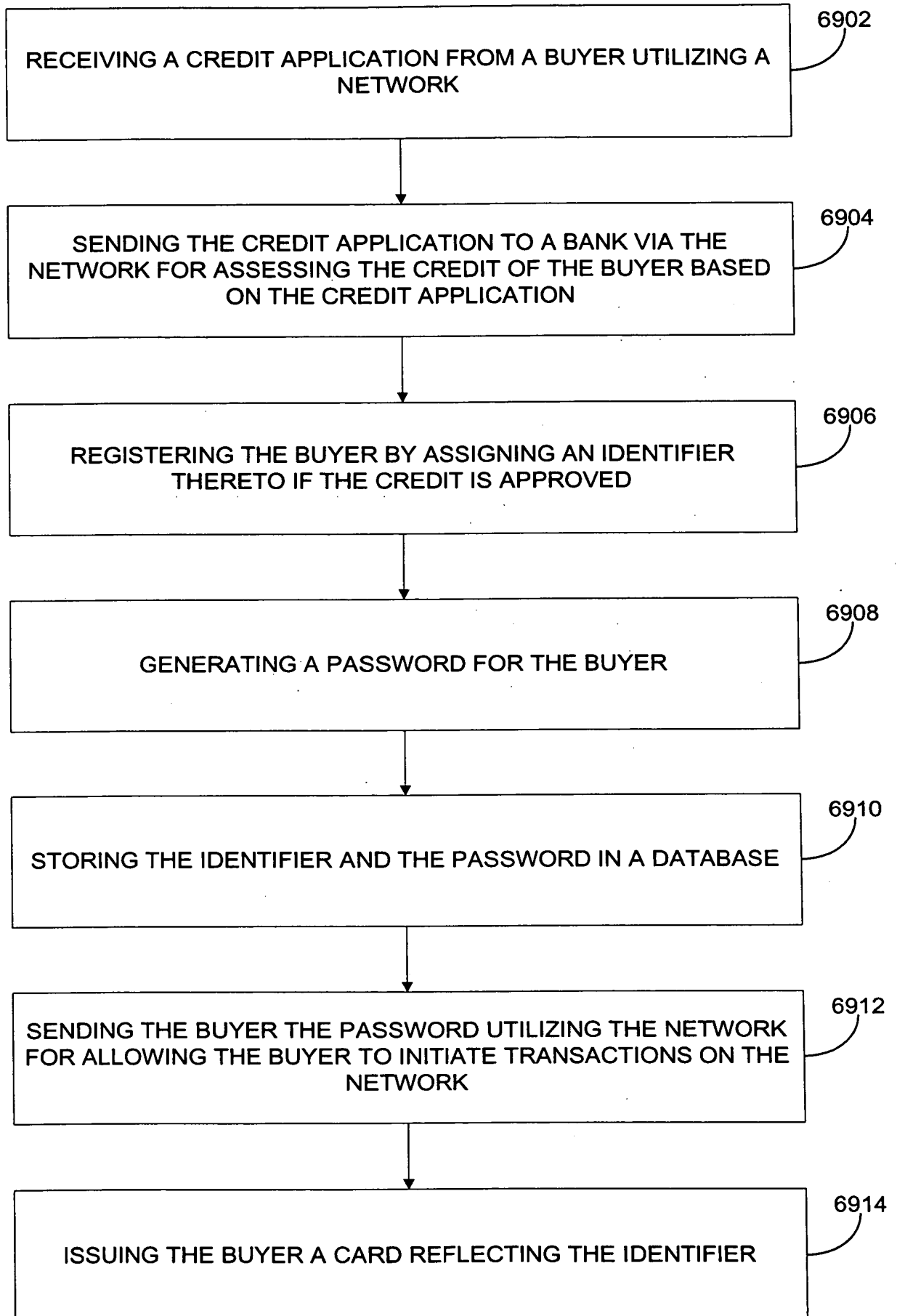


Figure 69

## Financing\*

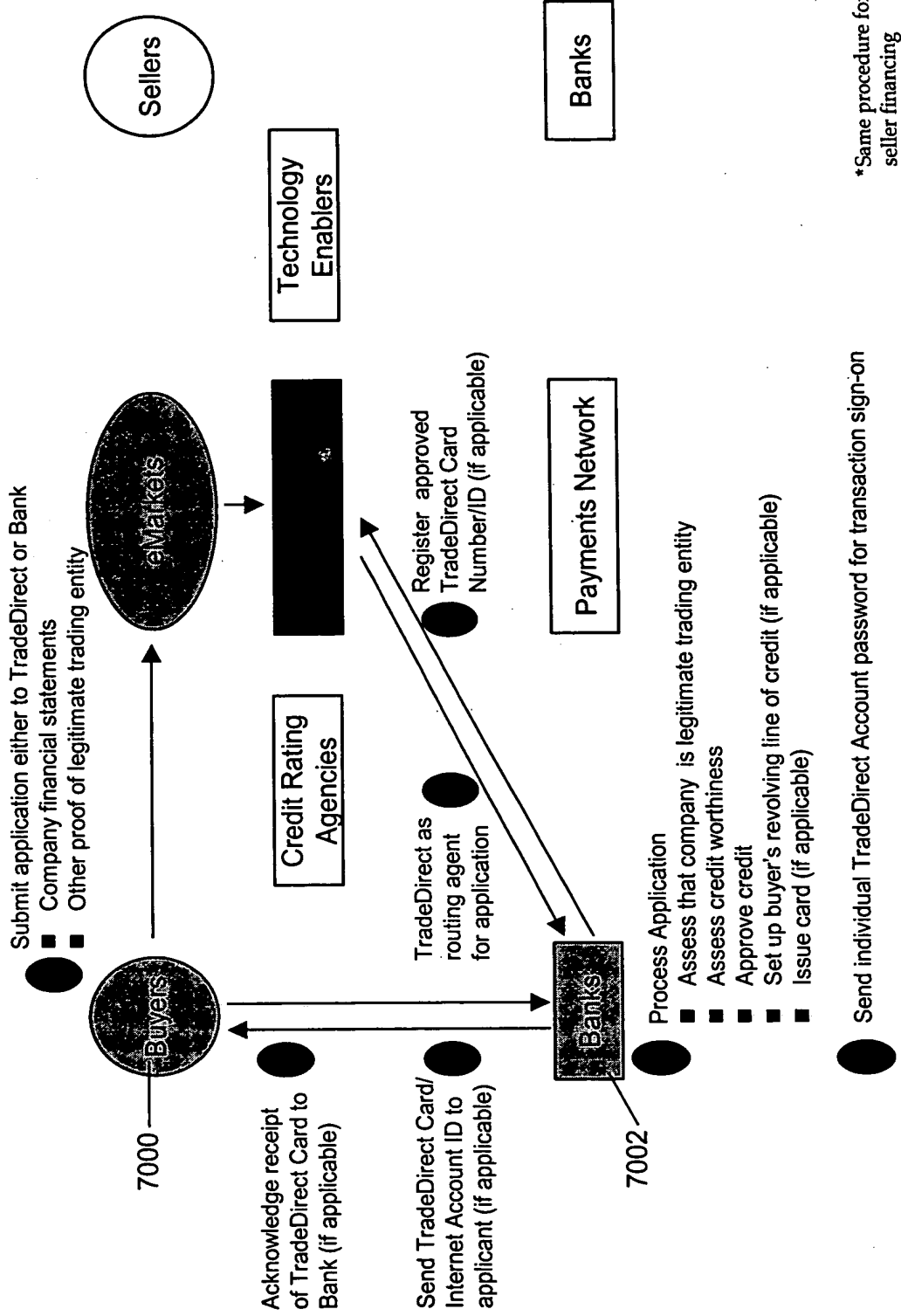
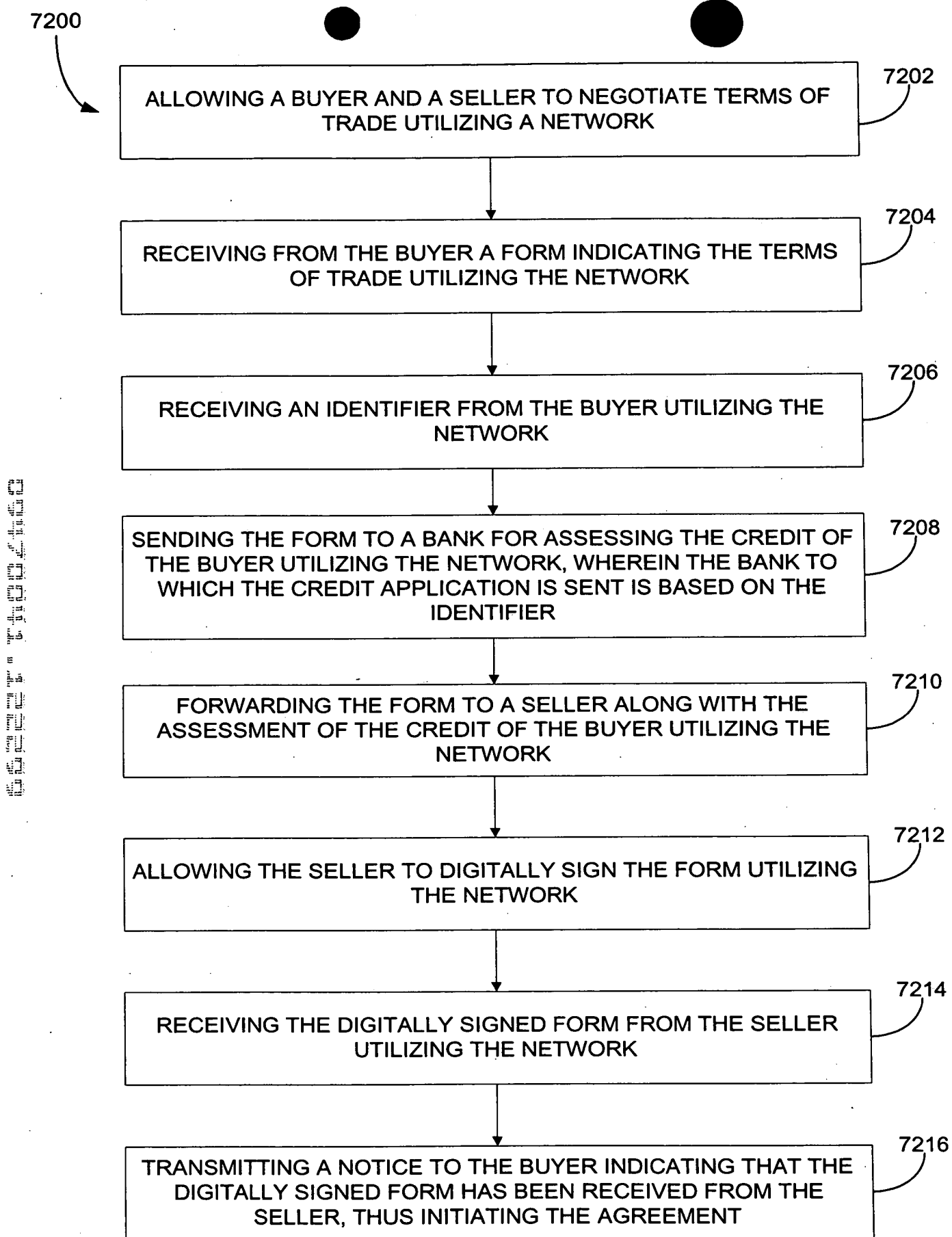


Figure 70







**Figure 72**

## ePayments

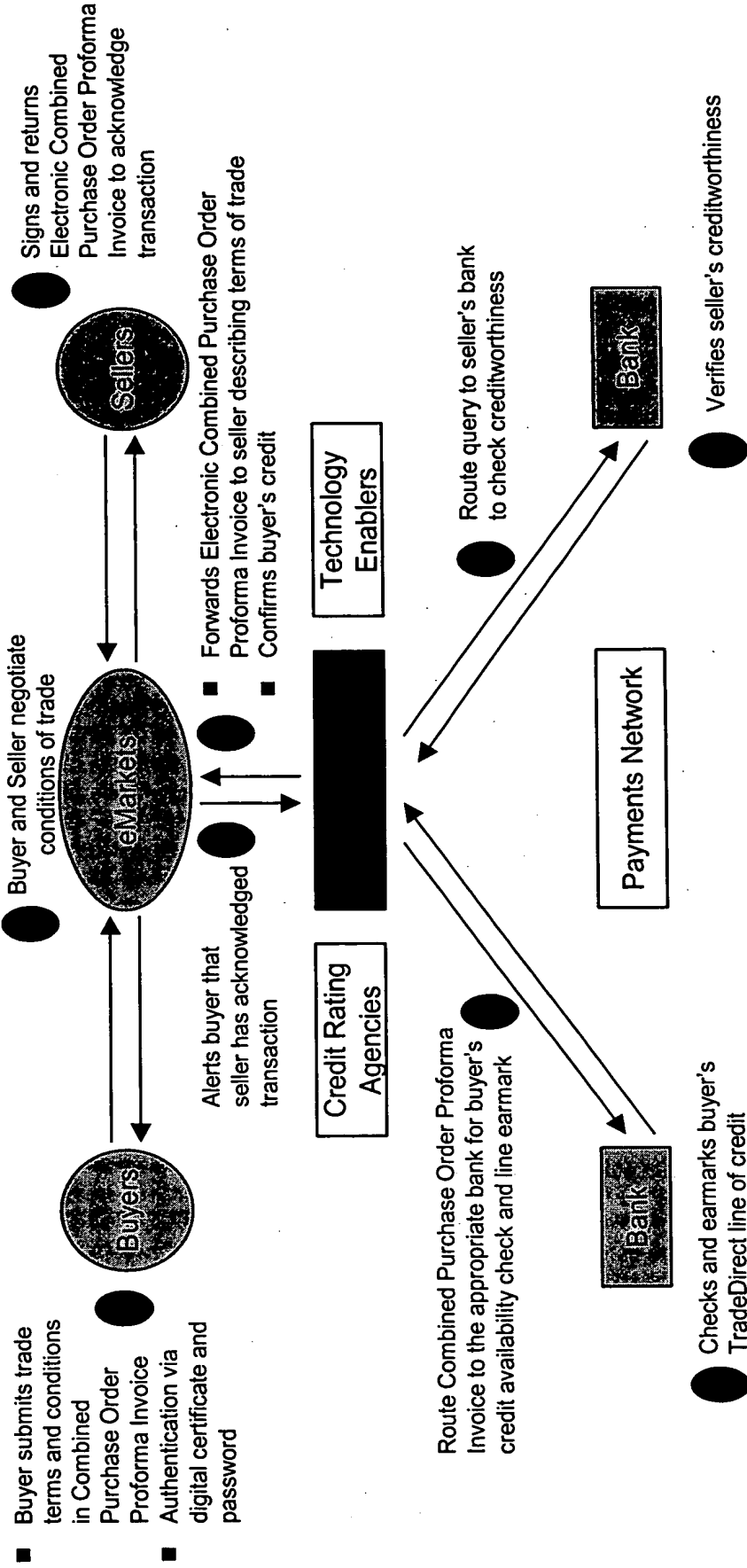


Figure 73

7400

ALLOWING A BUYER AND A SELLER TO NEGOTIATE TERMS OF A TRANSACTION UTILIZING A NETWORK

7402

RECEIVING A FORM UTILIZING THE NETWORK FROM AT LEAST ONE OF THE SELLER AND THE BUYER THAT IS CREATED BASED ON THE TRANSACTION TERMS UTILIZING THE NETWORK, WHEREIN THE FORM IDENTIFIES A FORWARDING AGENT THAT RECEIVES A PRODUCT ASSOCIATED WITH THE TRANSACTION FROM THE SELLER FOR THE PURPOSE OF DELIVERING THE SAME TO THE BUYER

7404

INITIATING PAYMENT TO THE SELLER FOR THE PRODUCT BY INTERFACING A BANK UTILIZING THE NETWORK

7406

SENDING A NOTICE TO THE FORWARDING AGENT UPON THE FINALIZATION OF THE PAYMENT FOR THE PURPOSE OF RELEASING THE PRODUCT TO THE BUYER

7408

Figure 74

## ePayments (Cont.)

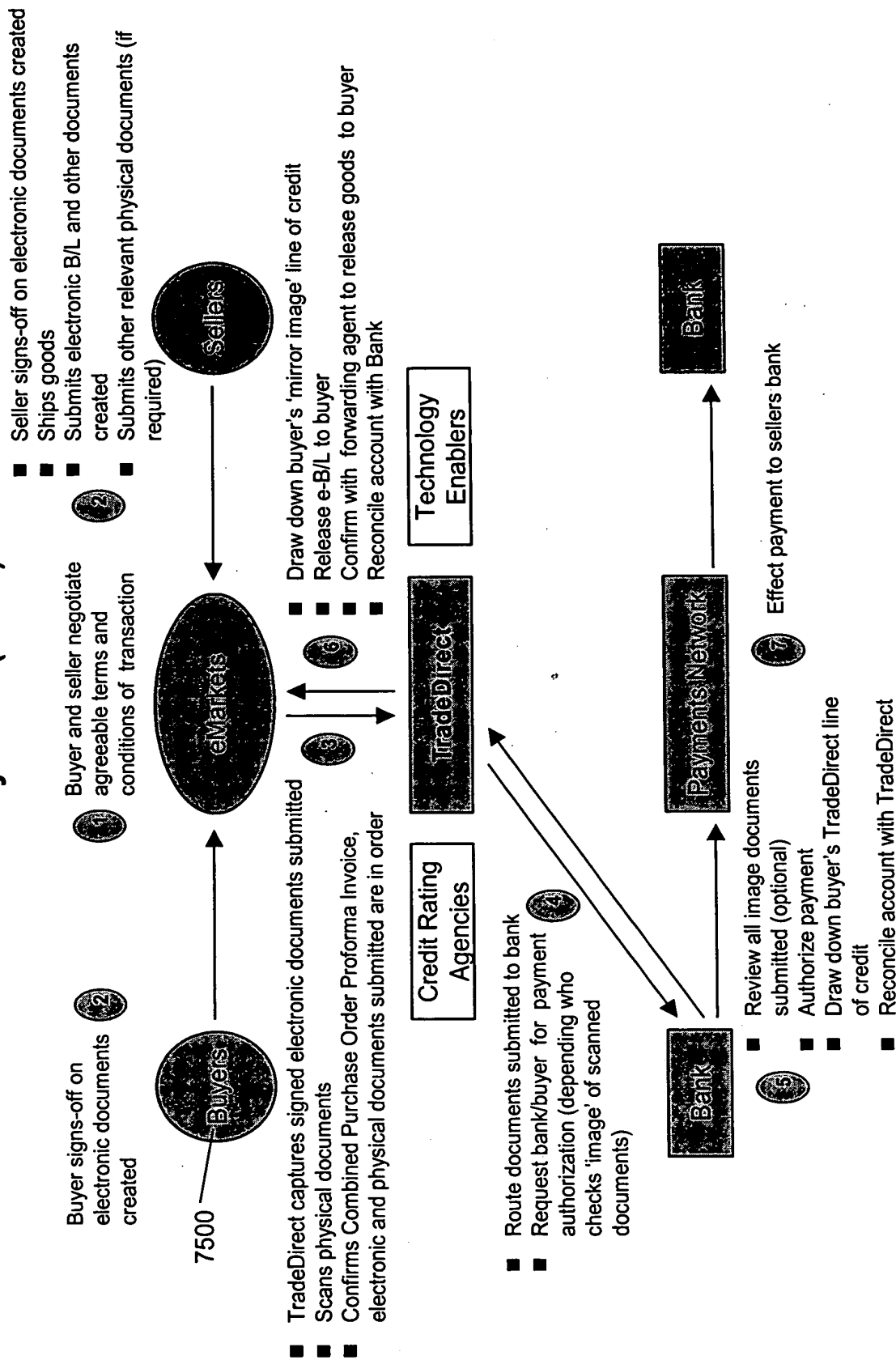
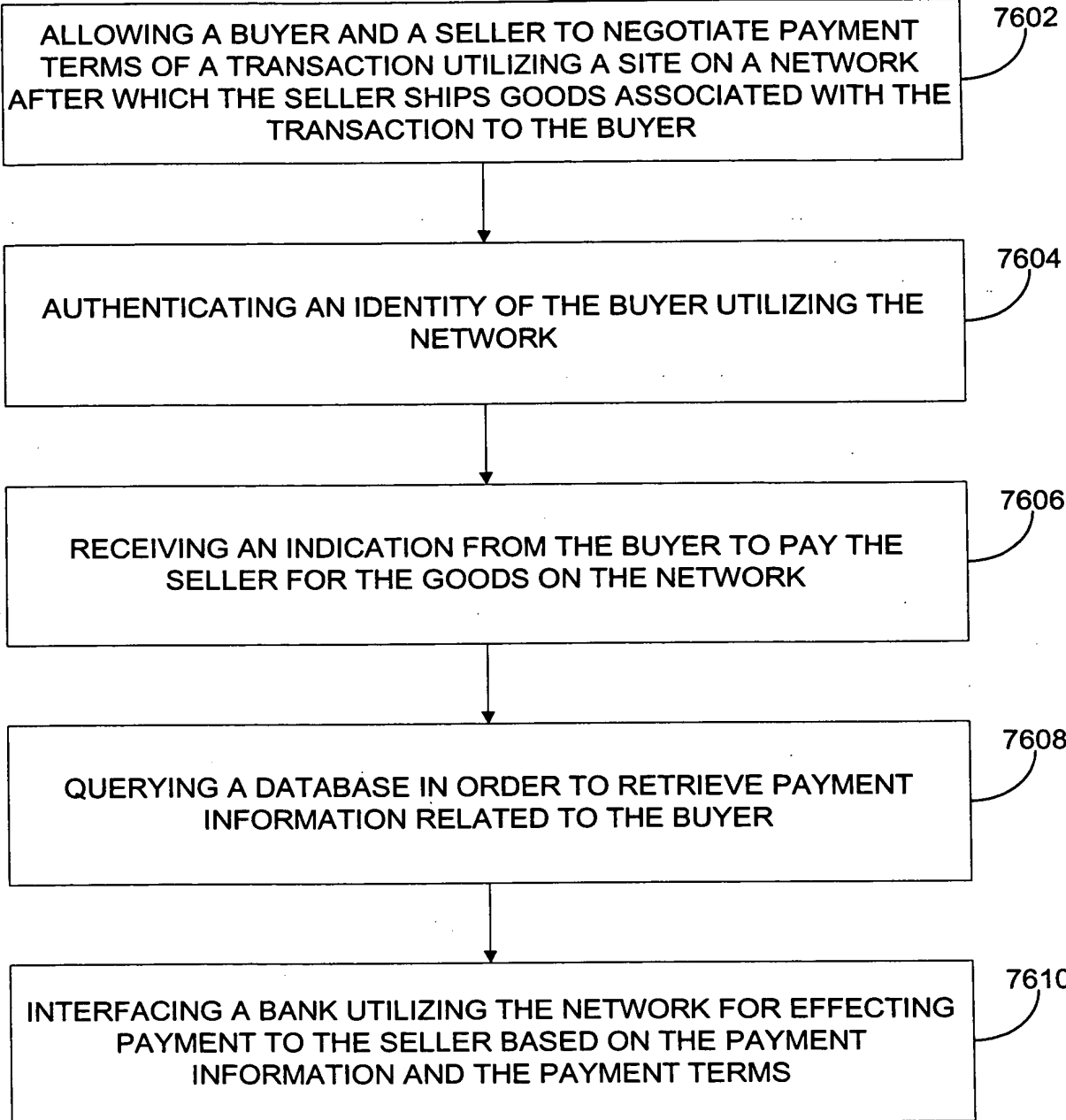


Figure 75

7600



**Figure 76**

## ePayments (Cont.)

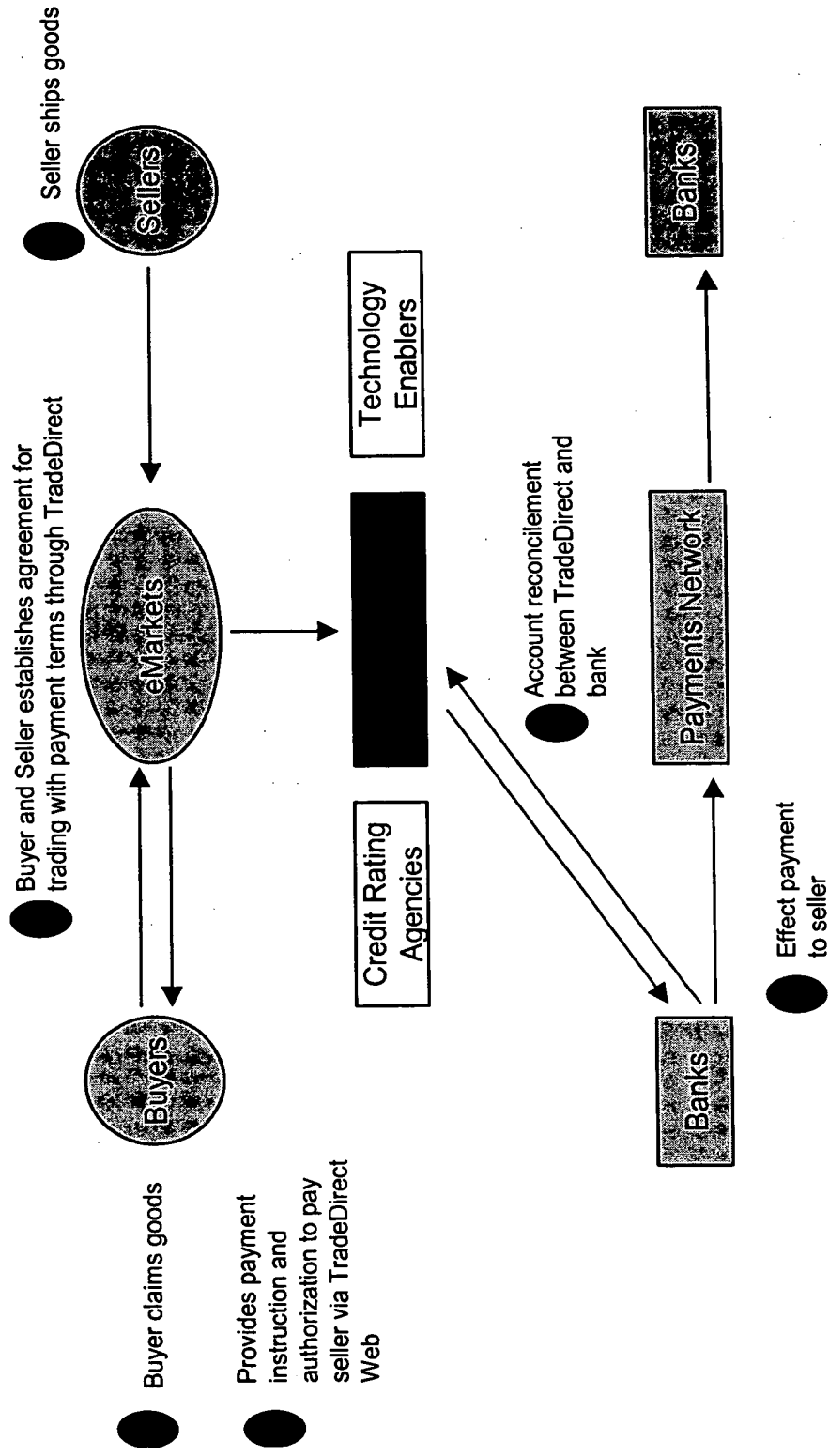


Figure 77

7800

ALLOWING A BUYER TO SELECT FROM A GROUP OF OPTIONS IN ORDER TO SETTLE AN ACCOUNT UTILIZING A NETWORK, WHEREIN THE OPTIONS INCLUDE SETTLING A MINIMUM BALANCE, PARTIALLY SETTLING, SETTLING A FULL BALANCE, AND APPLYING FOR AN IMPORT LOAN ON PAYMENT DUE DATE

7802

RECEIVING THE SELECTED OPTION UTILIZING THE NETWORK

7804

BOOKING FINANCE INTEREST AGAINST THE BUYER FOR AN UNPAID PORTION OF THE ACCOUNT IF THE SELECTED OPTION INCLUDES EITHER SETTLING A MINIMUM BALANCE OR PARTIALLY SETTLING

7806

RECONCILING THE ACCOUNT IF THE SELECTED OPTION INCLUDES SETTLING A FULL BALANCE

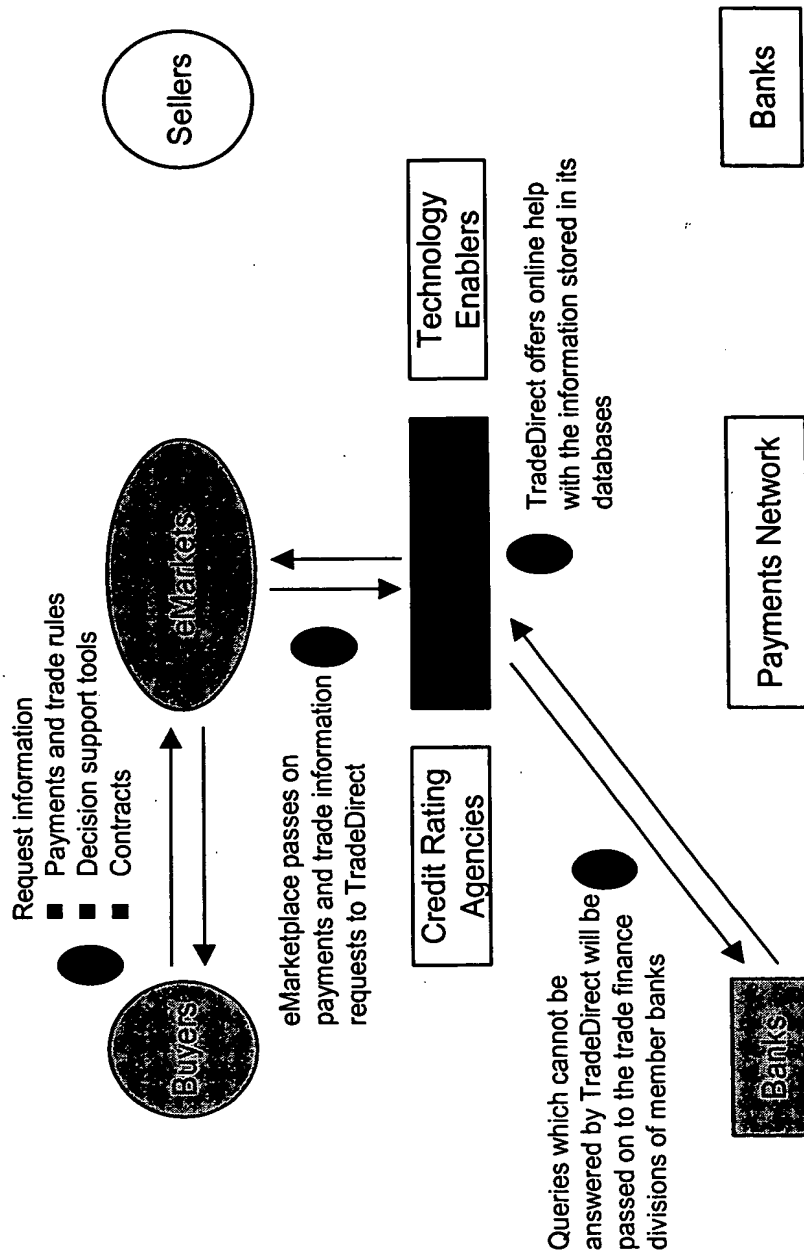
7808

**Figure 78**





## Information\*



\*: same for buyer or seller

Figure 80

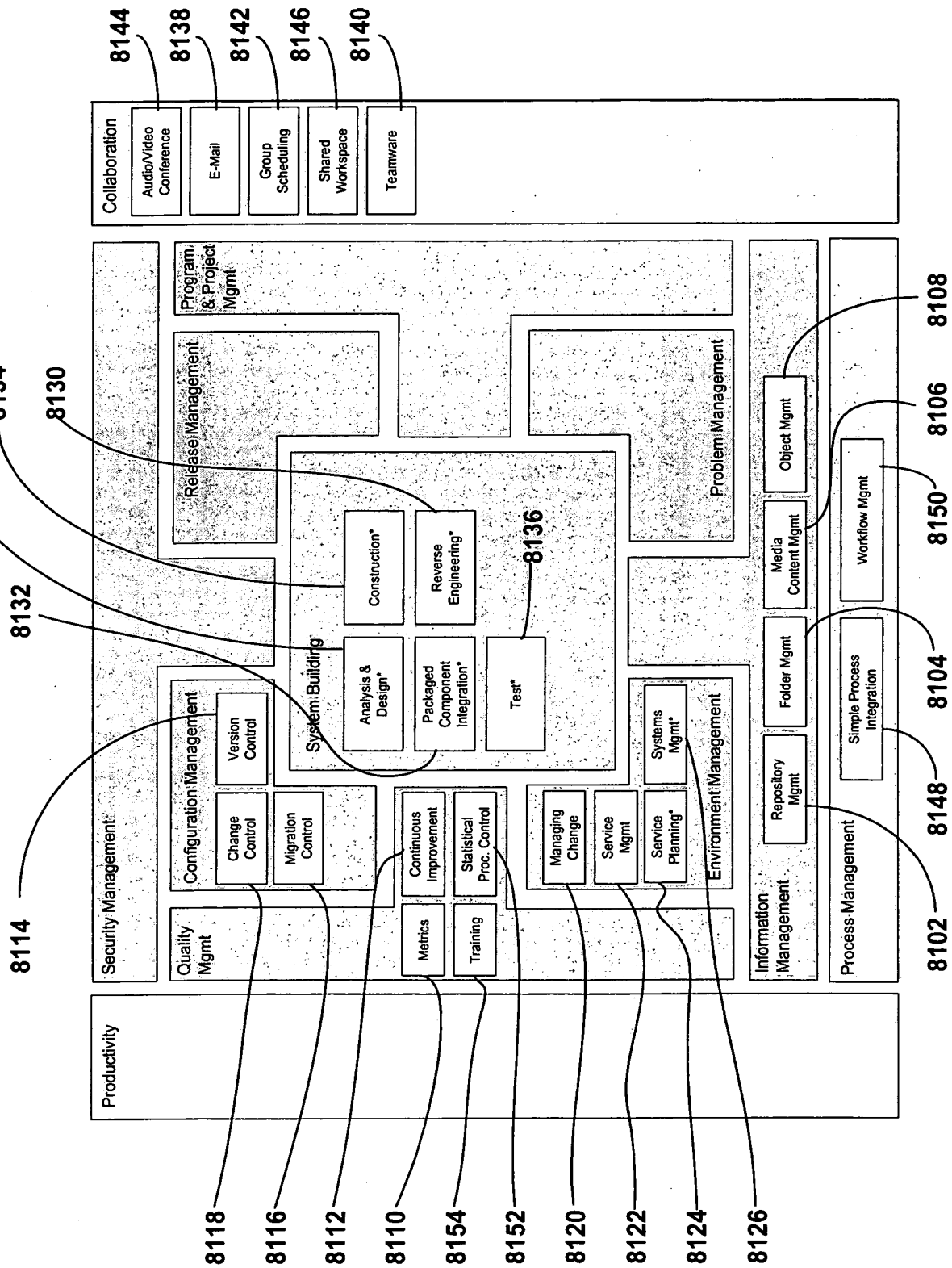
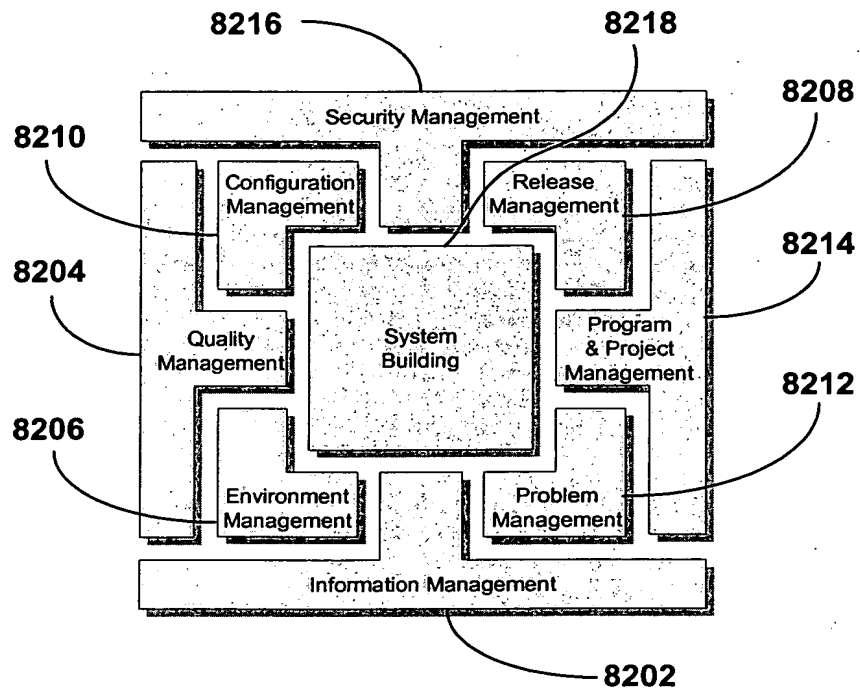
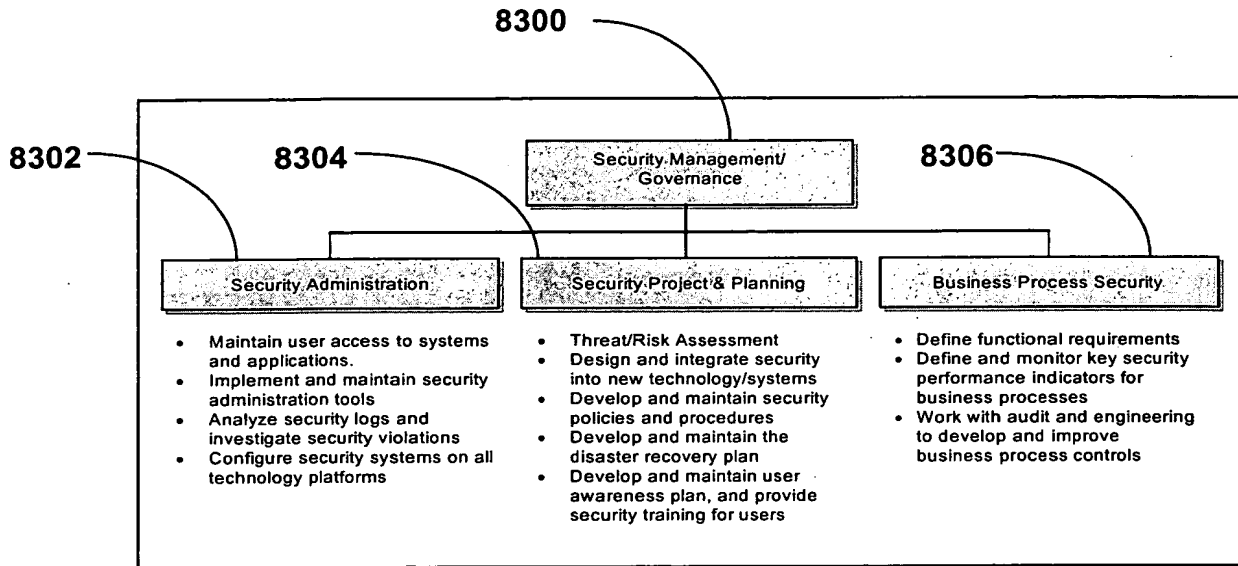


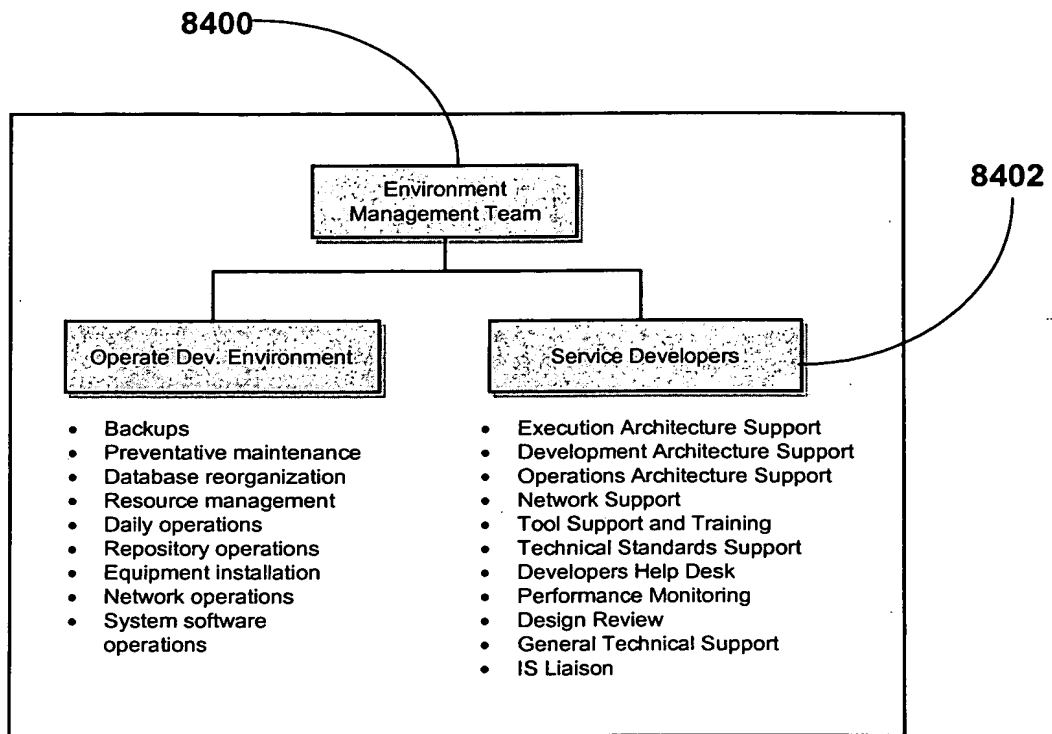
Figure 81



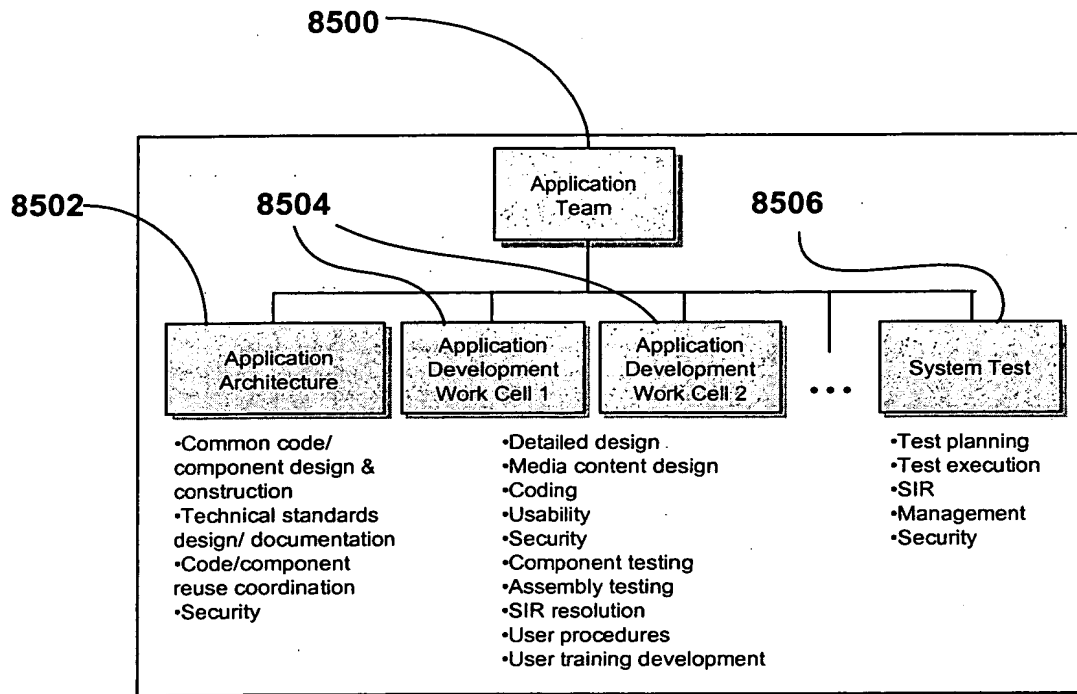
**Figure 82**



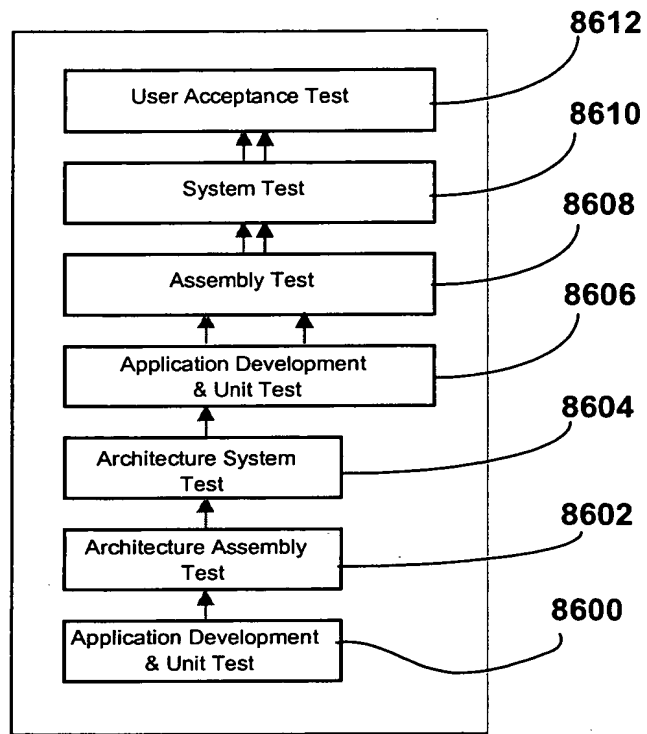
**Figure 83**



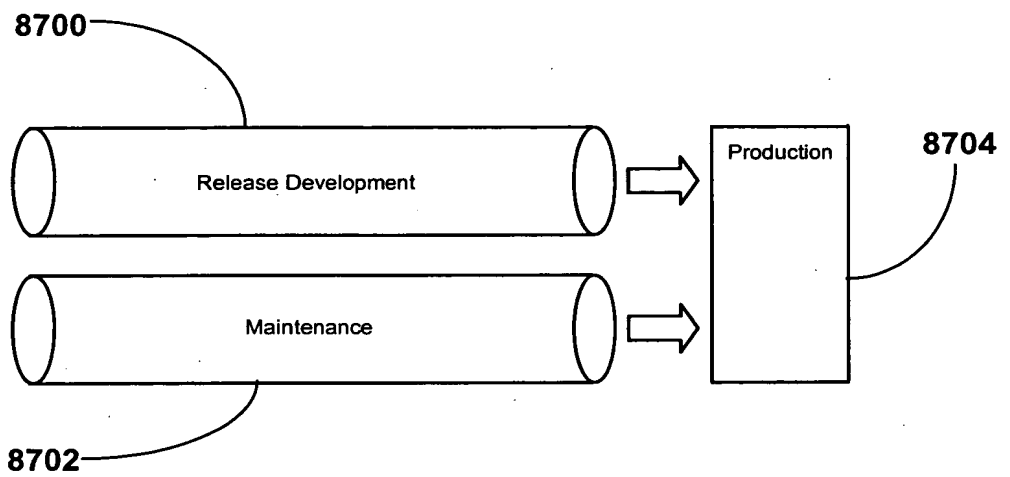
**Figure 84**



**Figure 85**

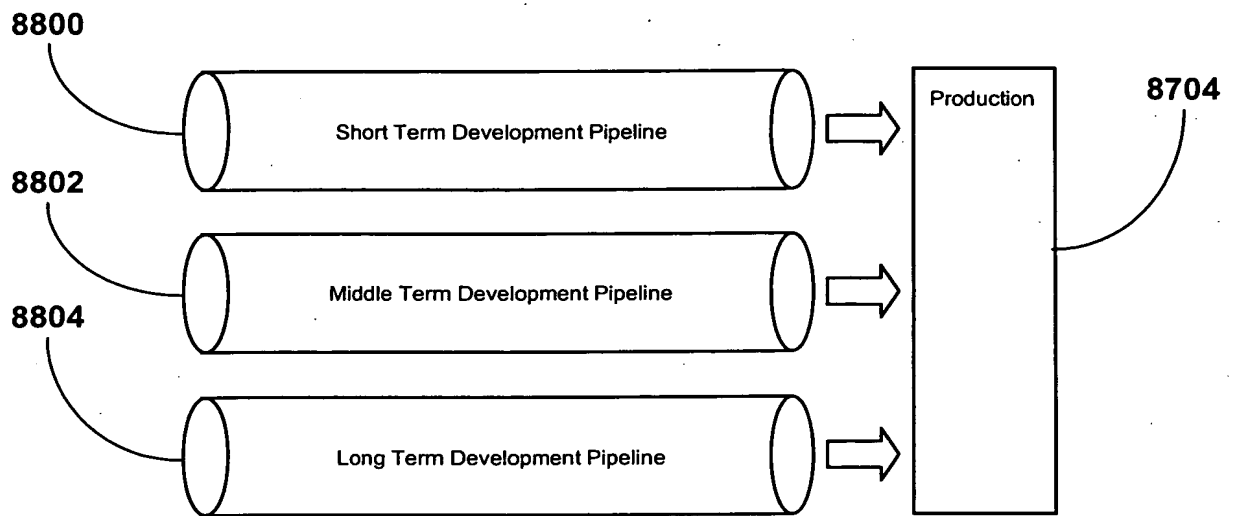


**Figure 86**

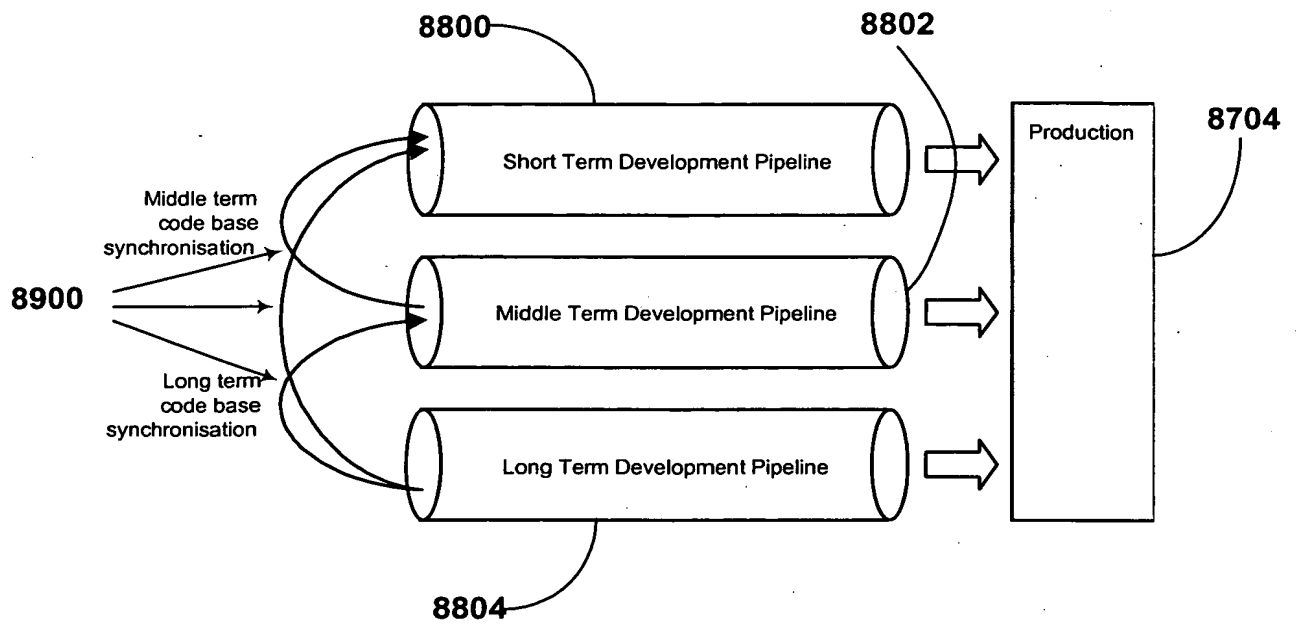


**Figure 87**

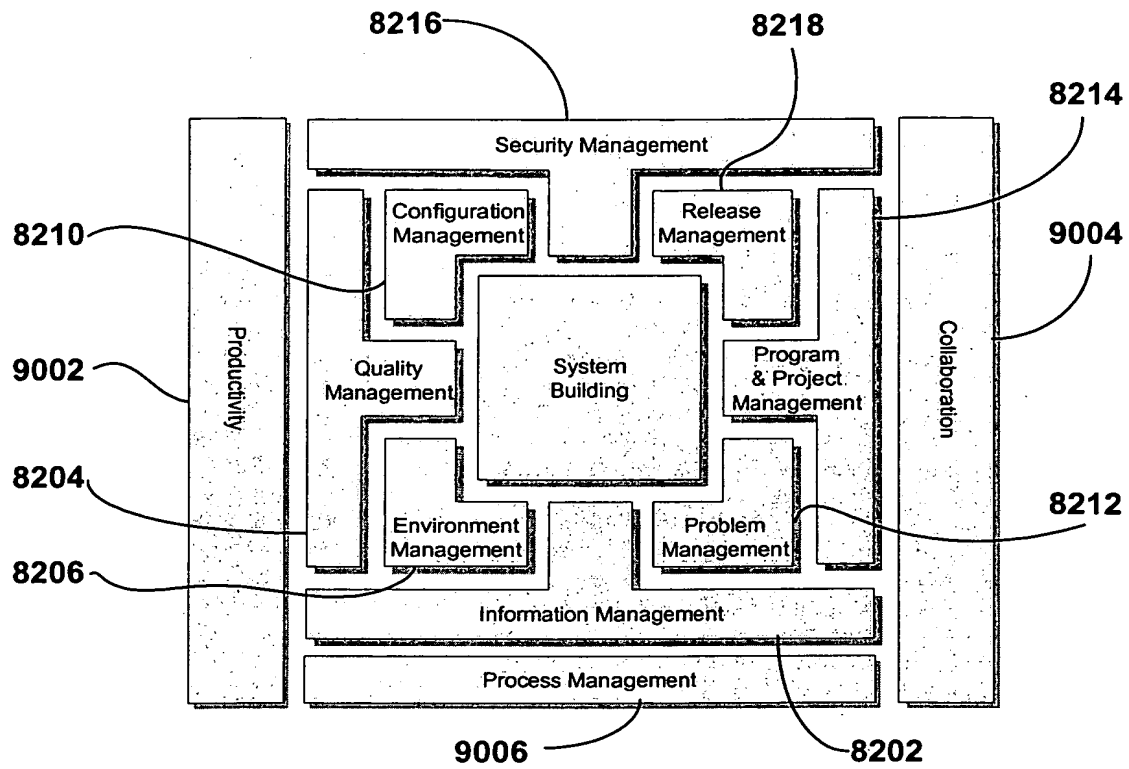




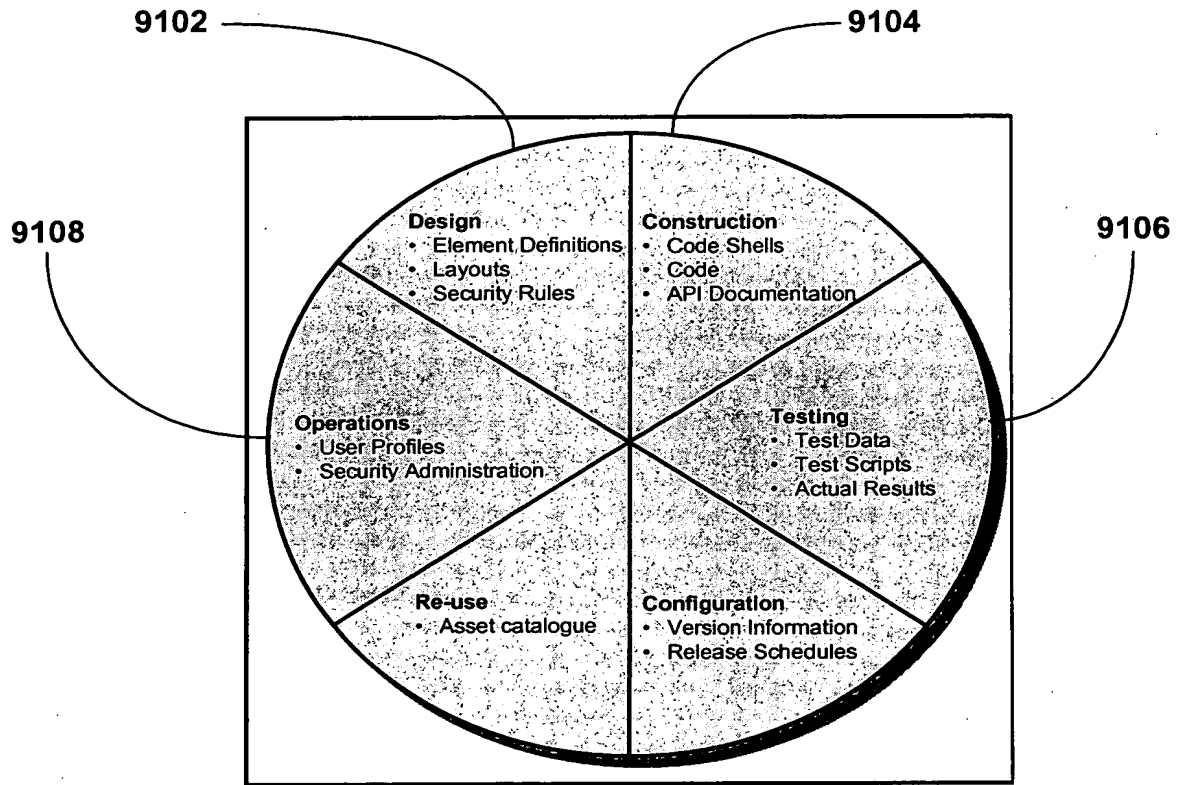
**Figure 88**



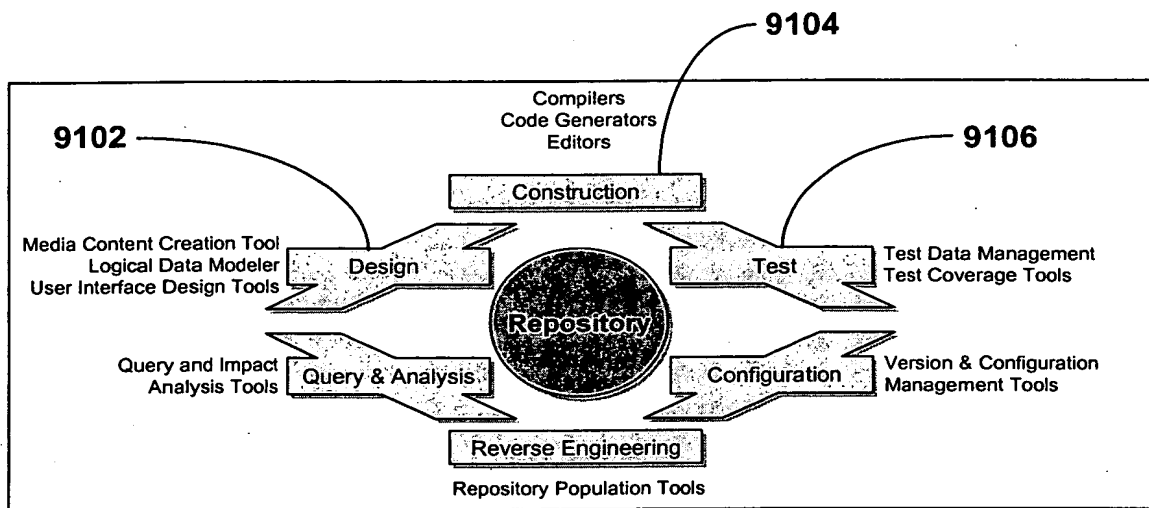
**Figure 89**



**Figure 90**



**Figure 91**



**Figure 92**

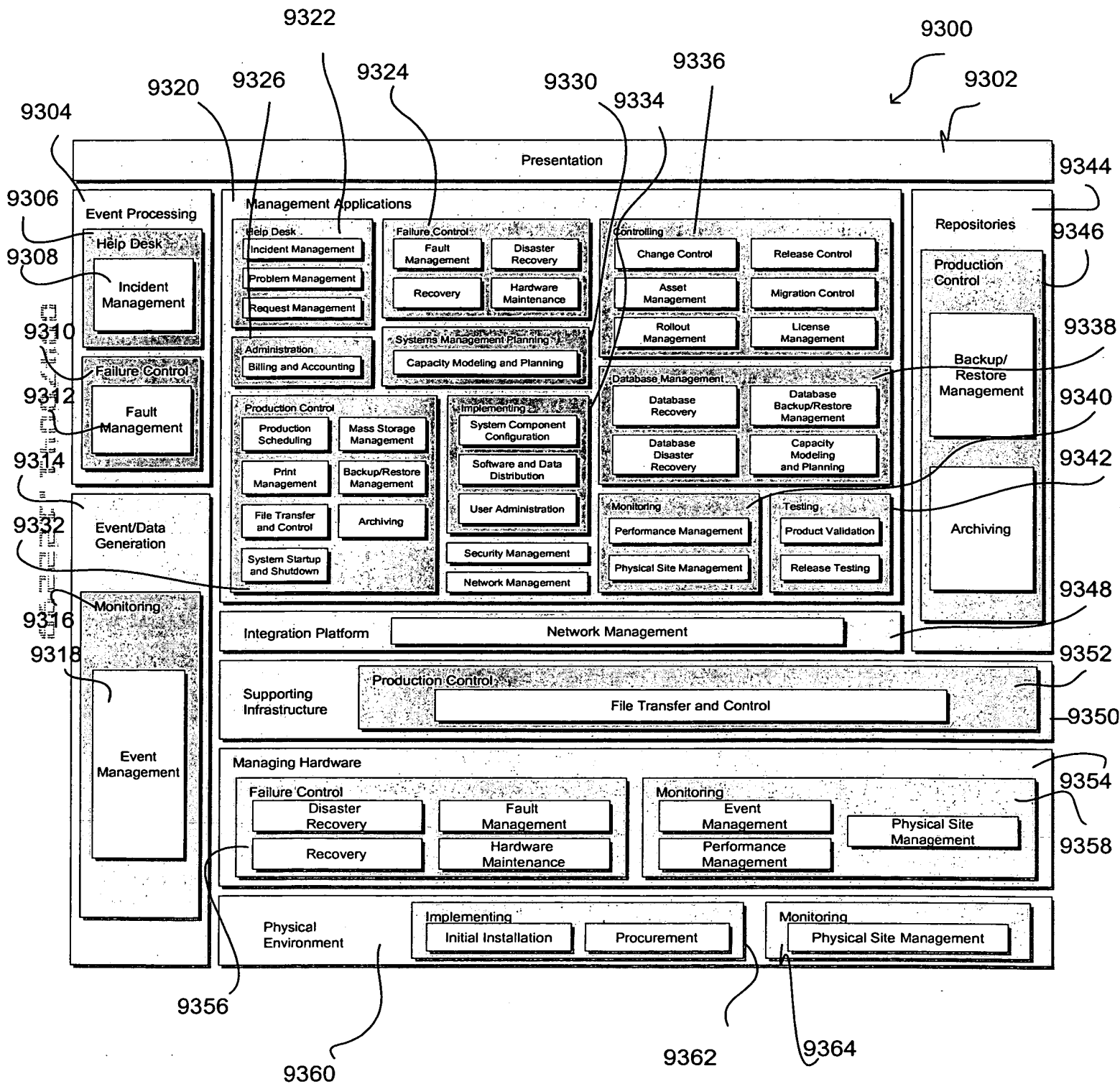
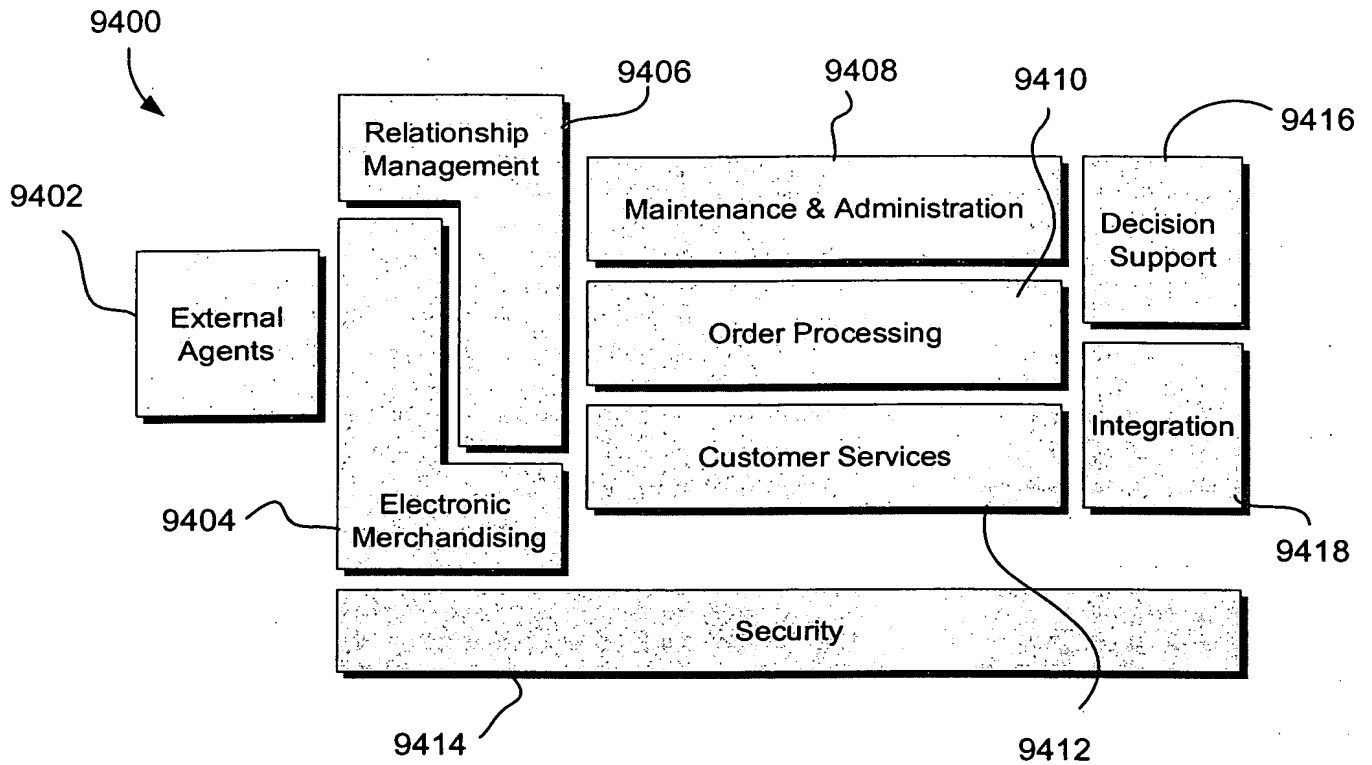
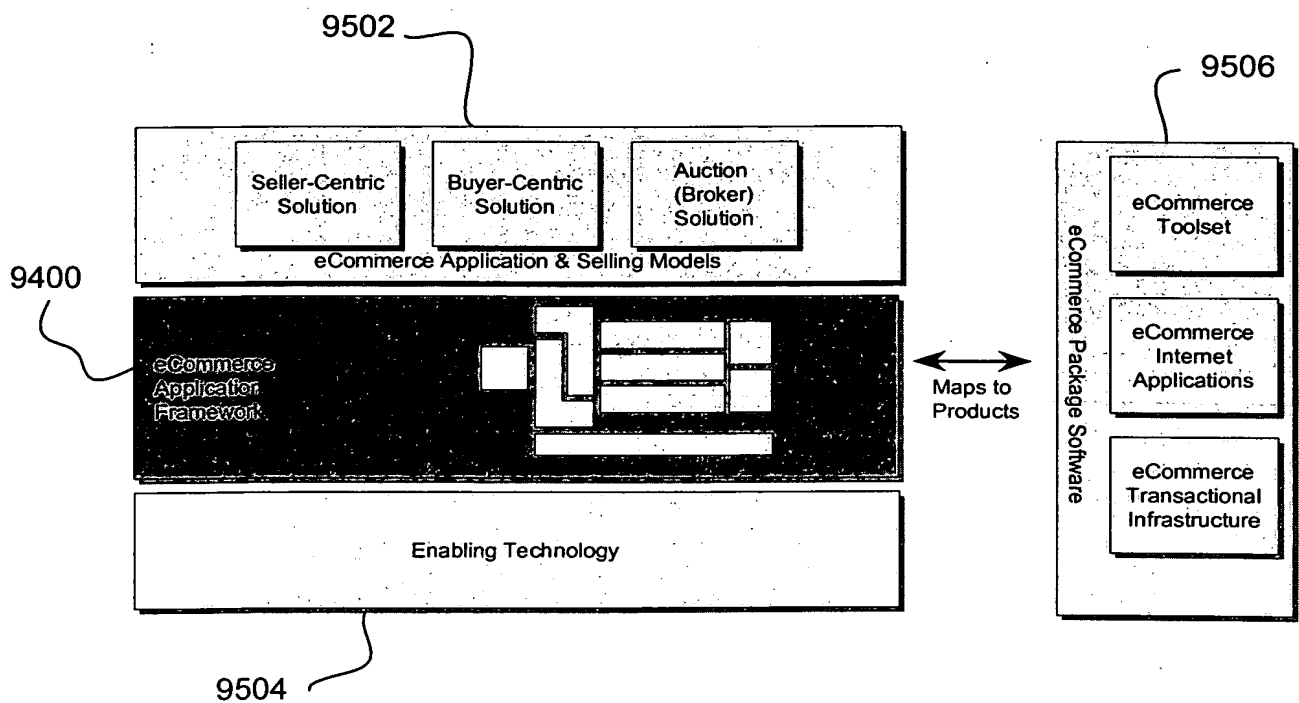


Figure 93



**Figure 94**



**Figure 95**

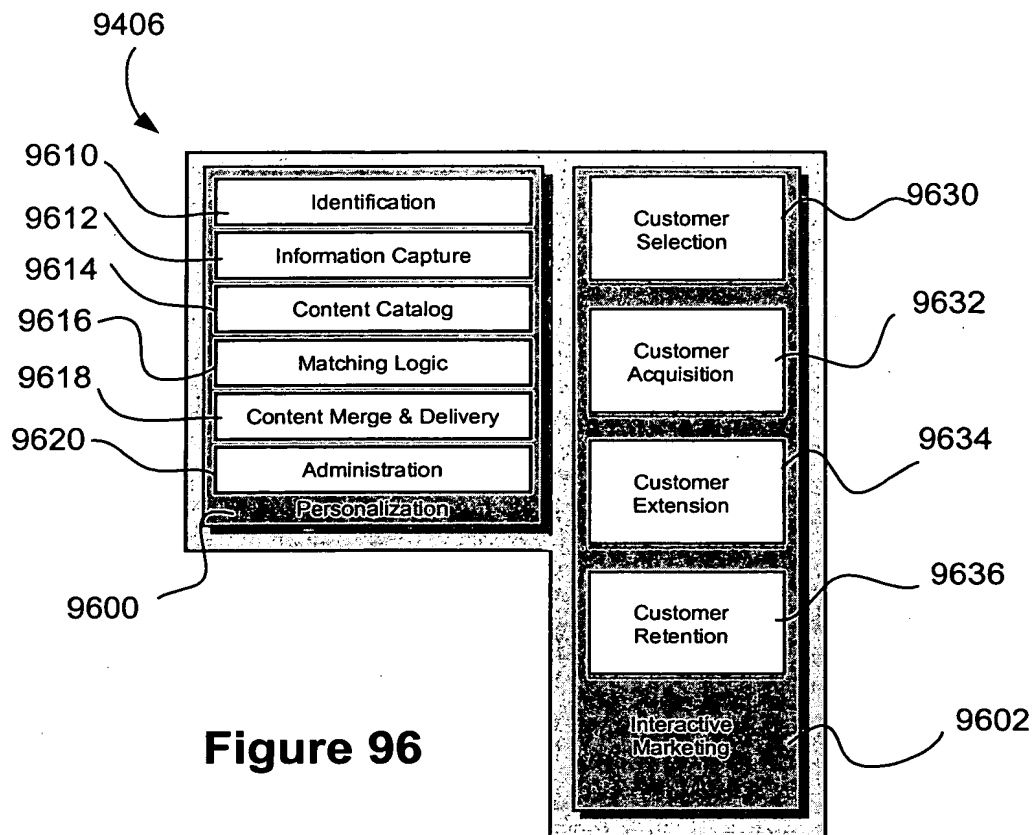


Figure 96

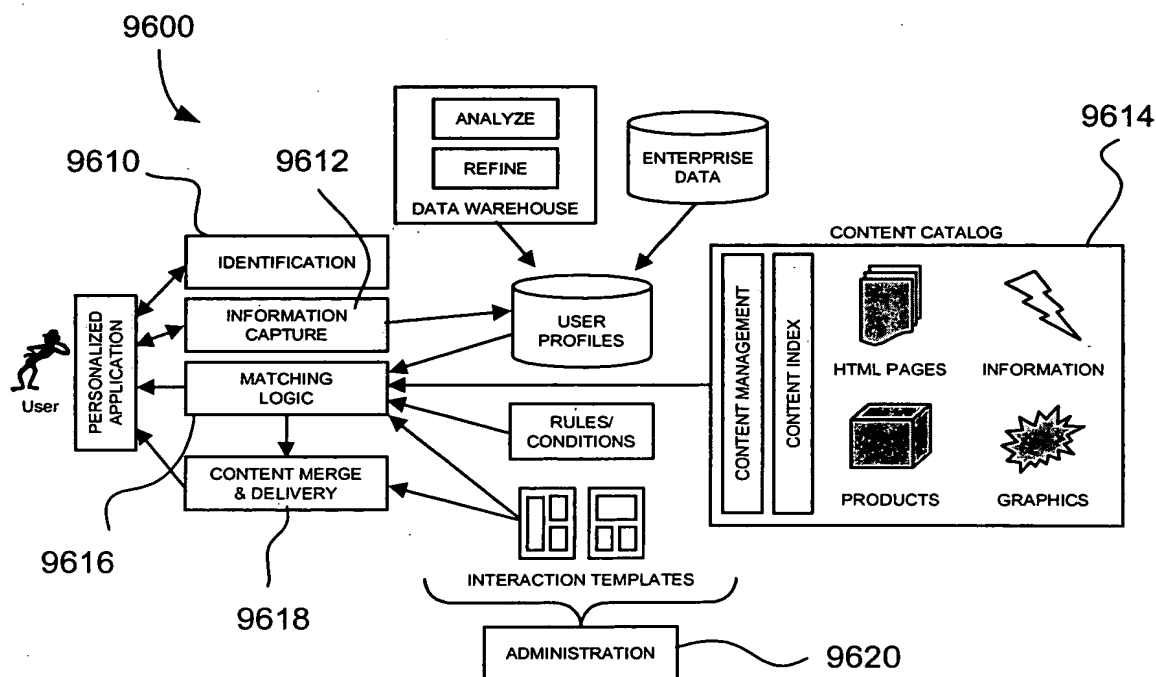
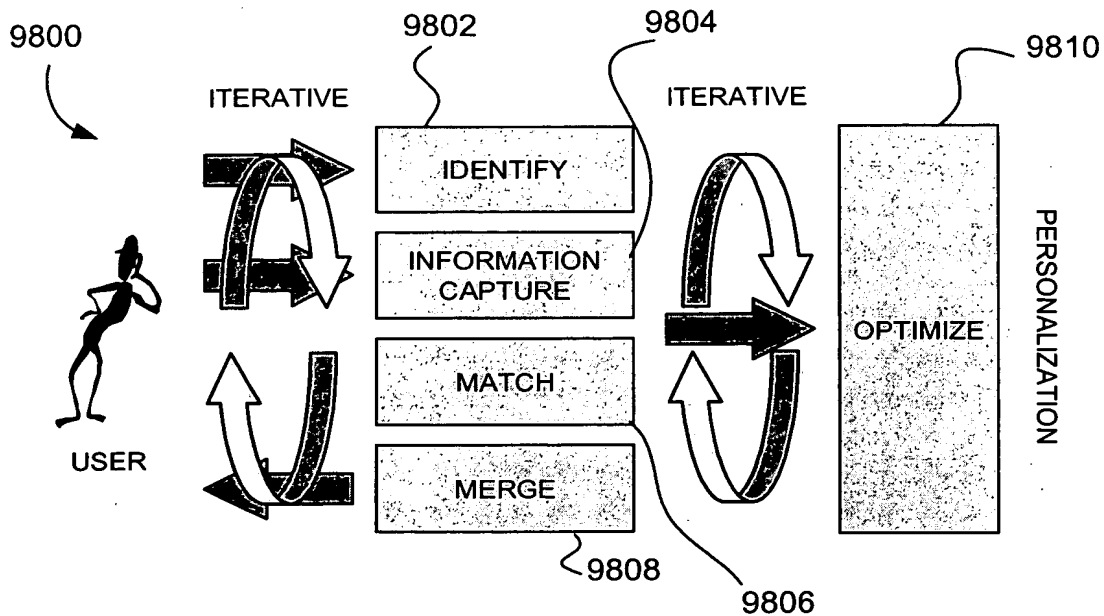
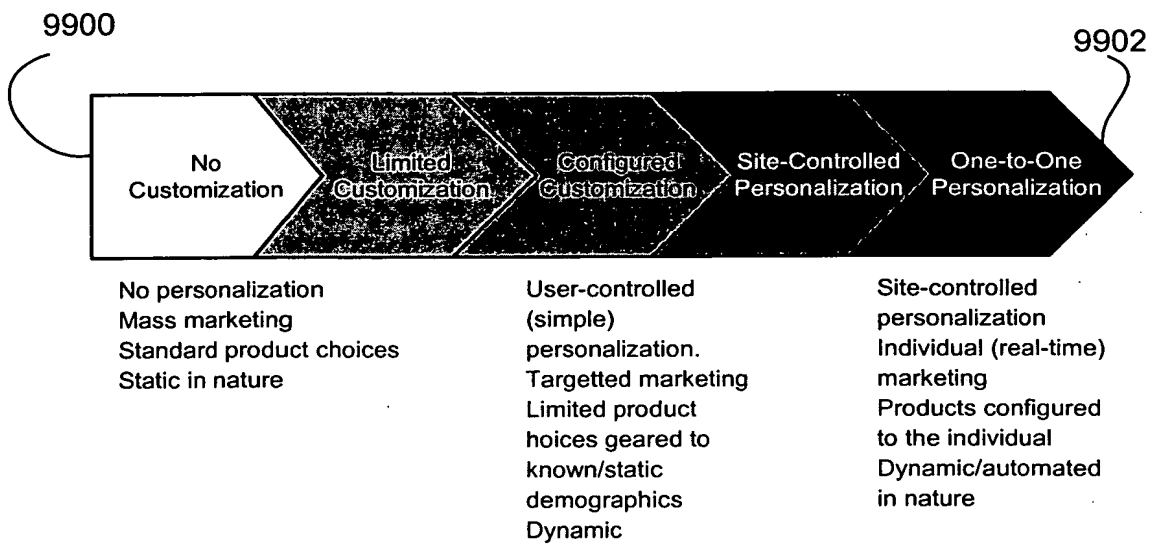


Figure 97

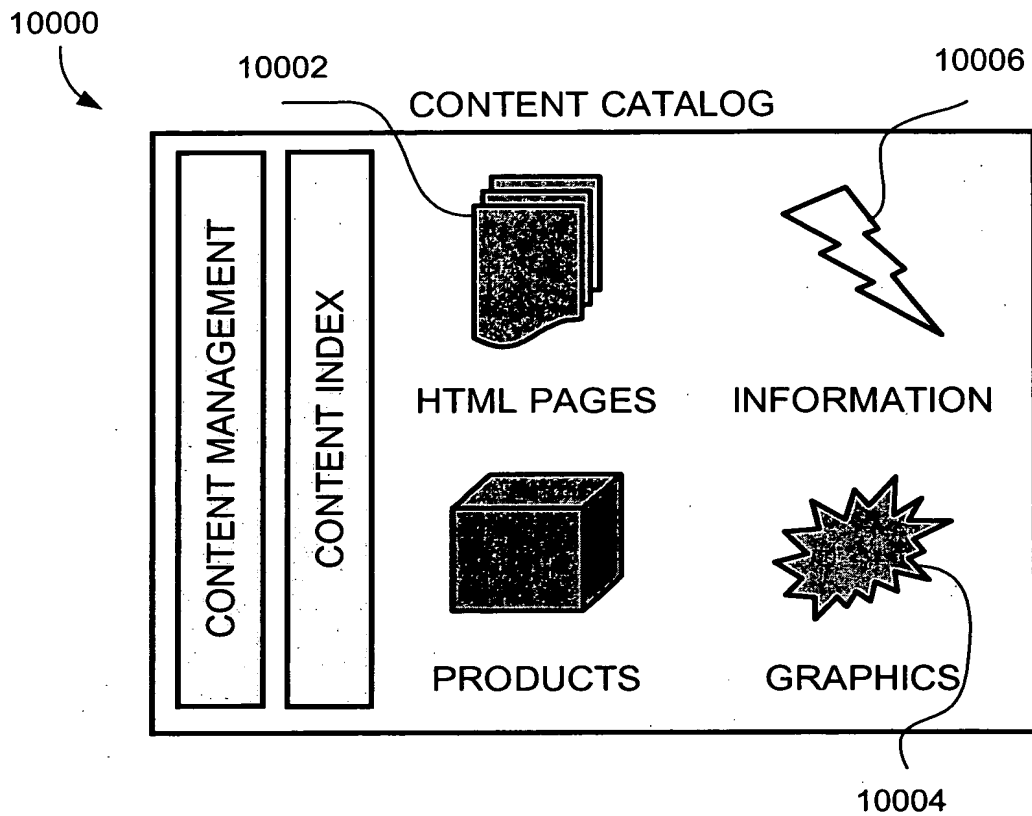




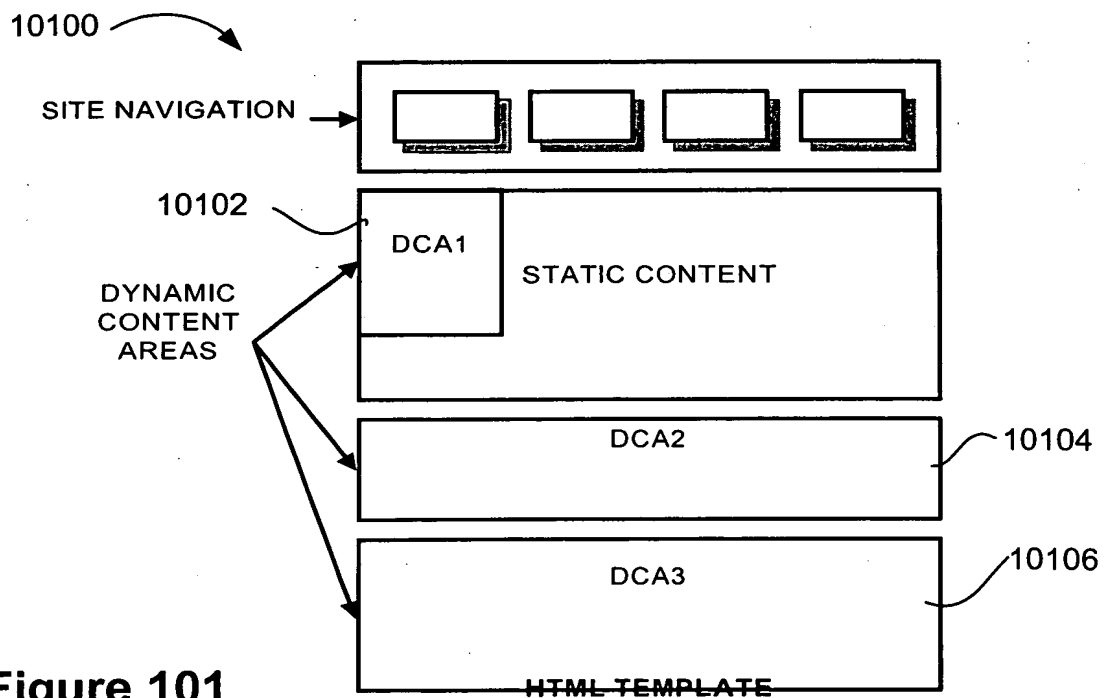
**Figure 98**



**Figure 99**

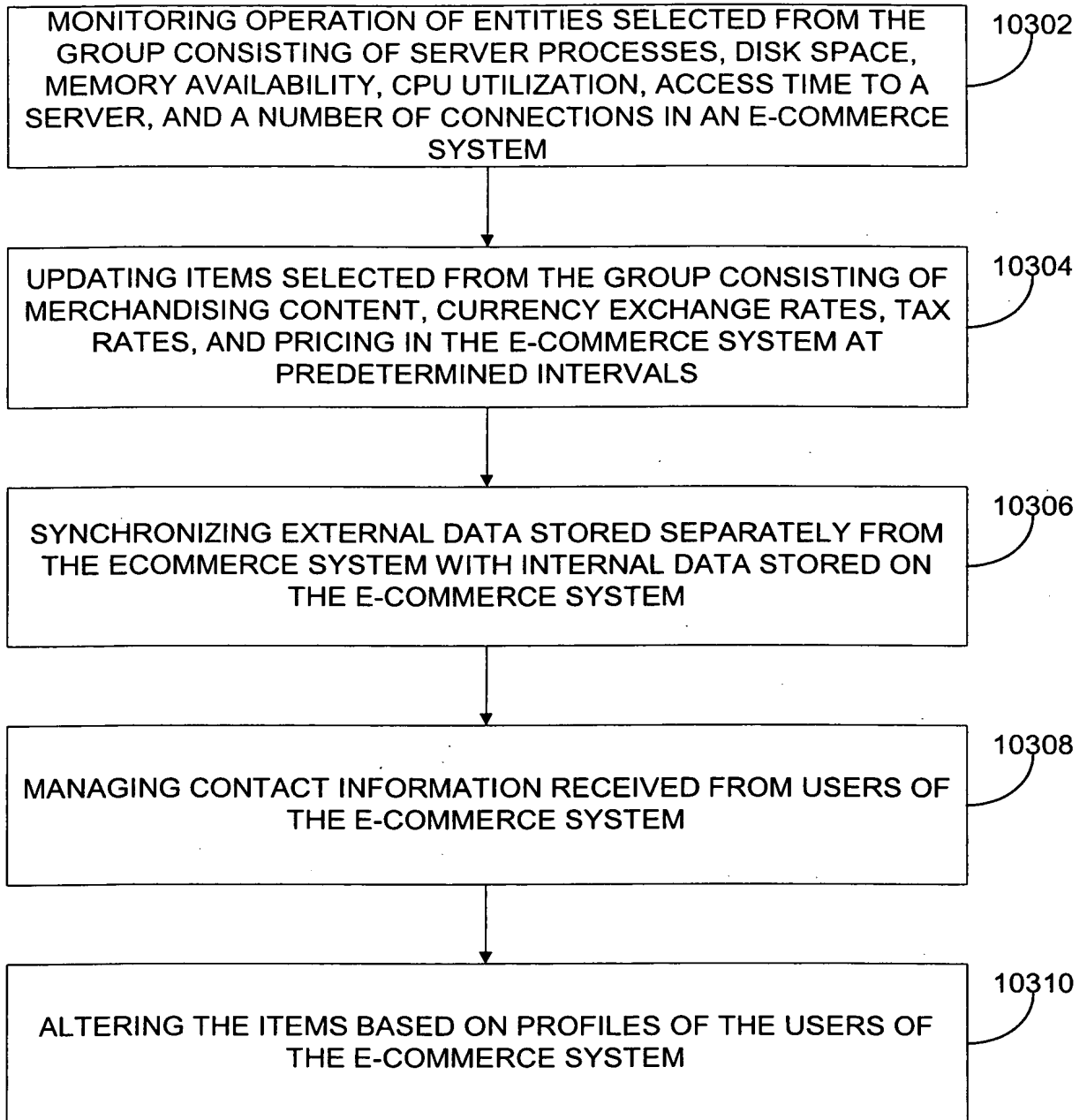


**Figure 100**

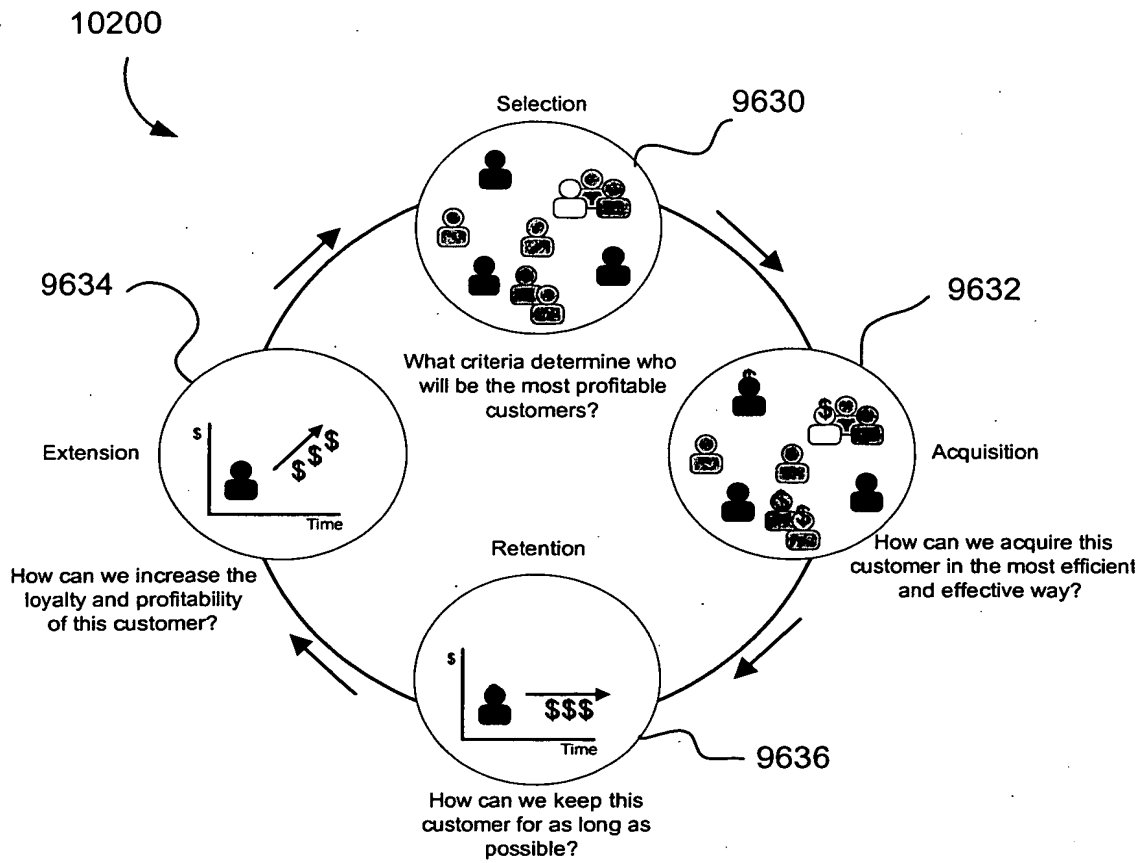


**Figure 101**

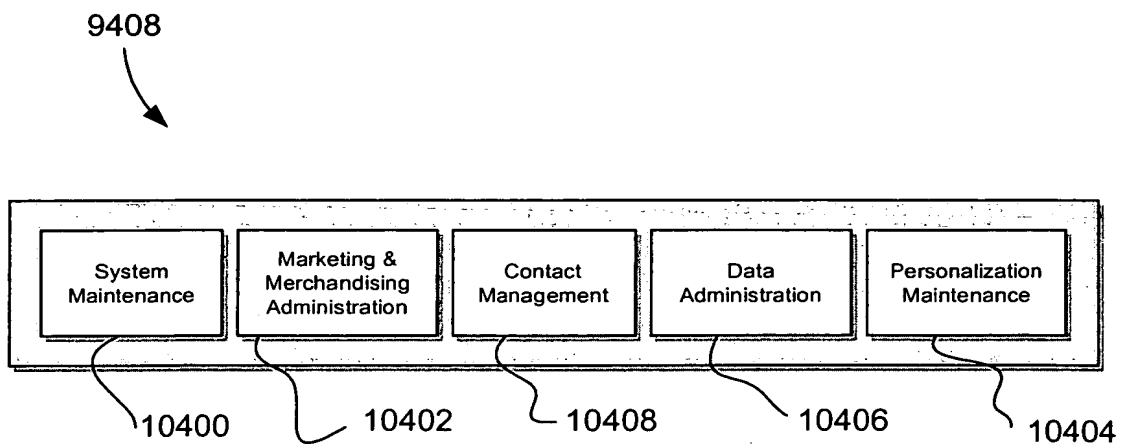
10300



**Figure 103**

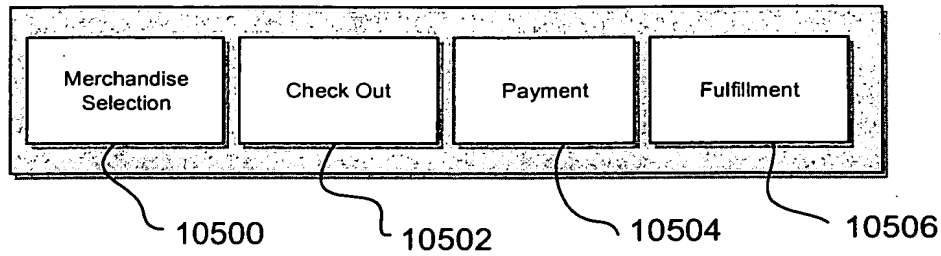


**Figure 102**

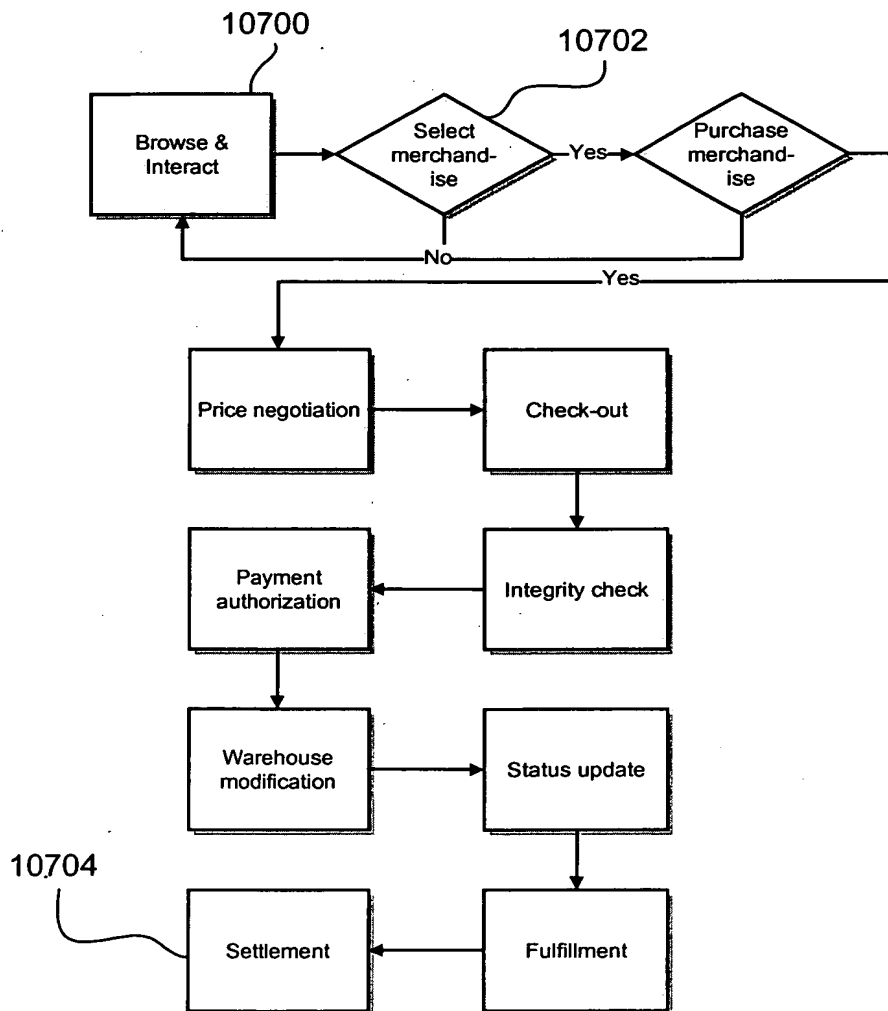


**Figure 104**

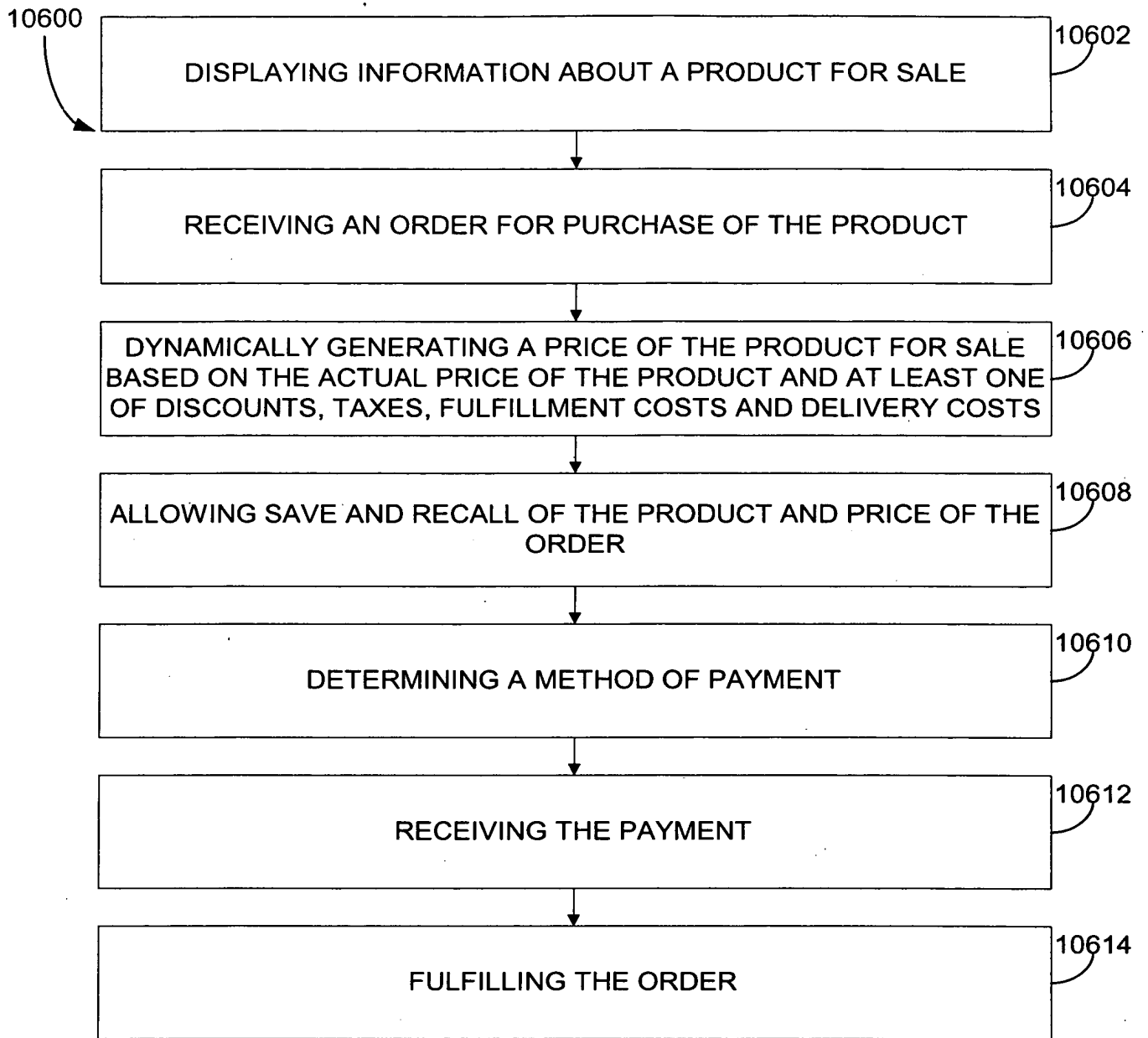
9410



**Figure 105**

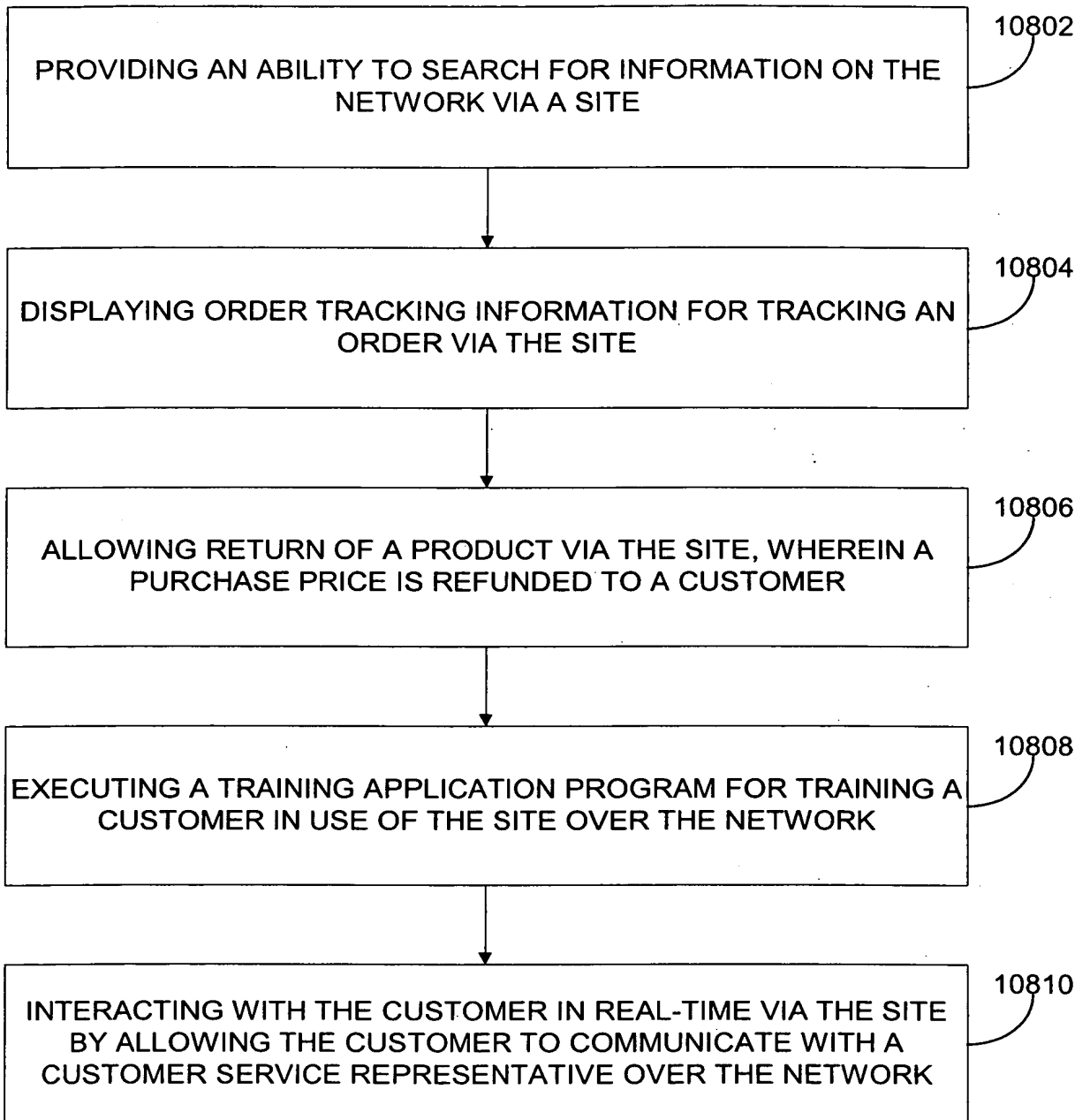


**Figure 107**



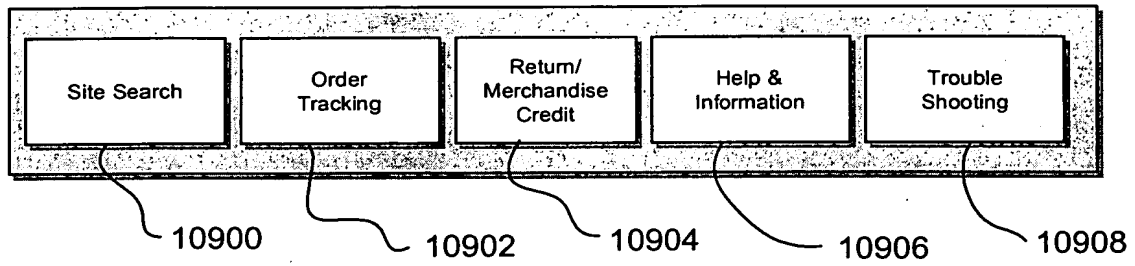
**Figure 106**

10800



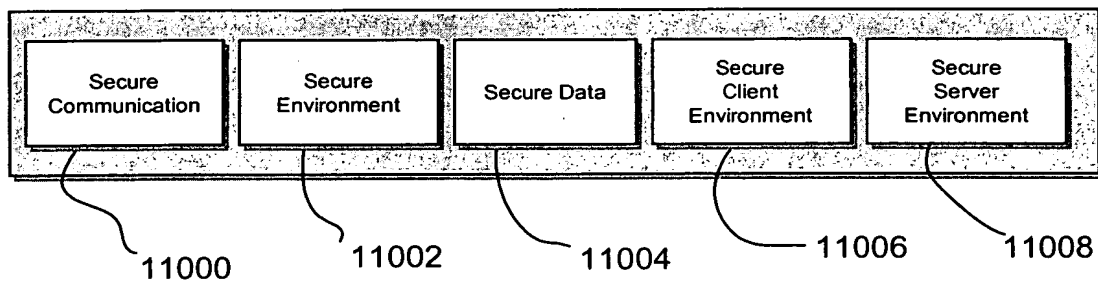
**Figure 108**

9412



**Figure 109**

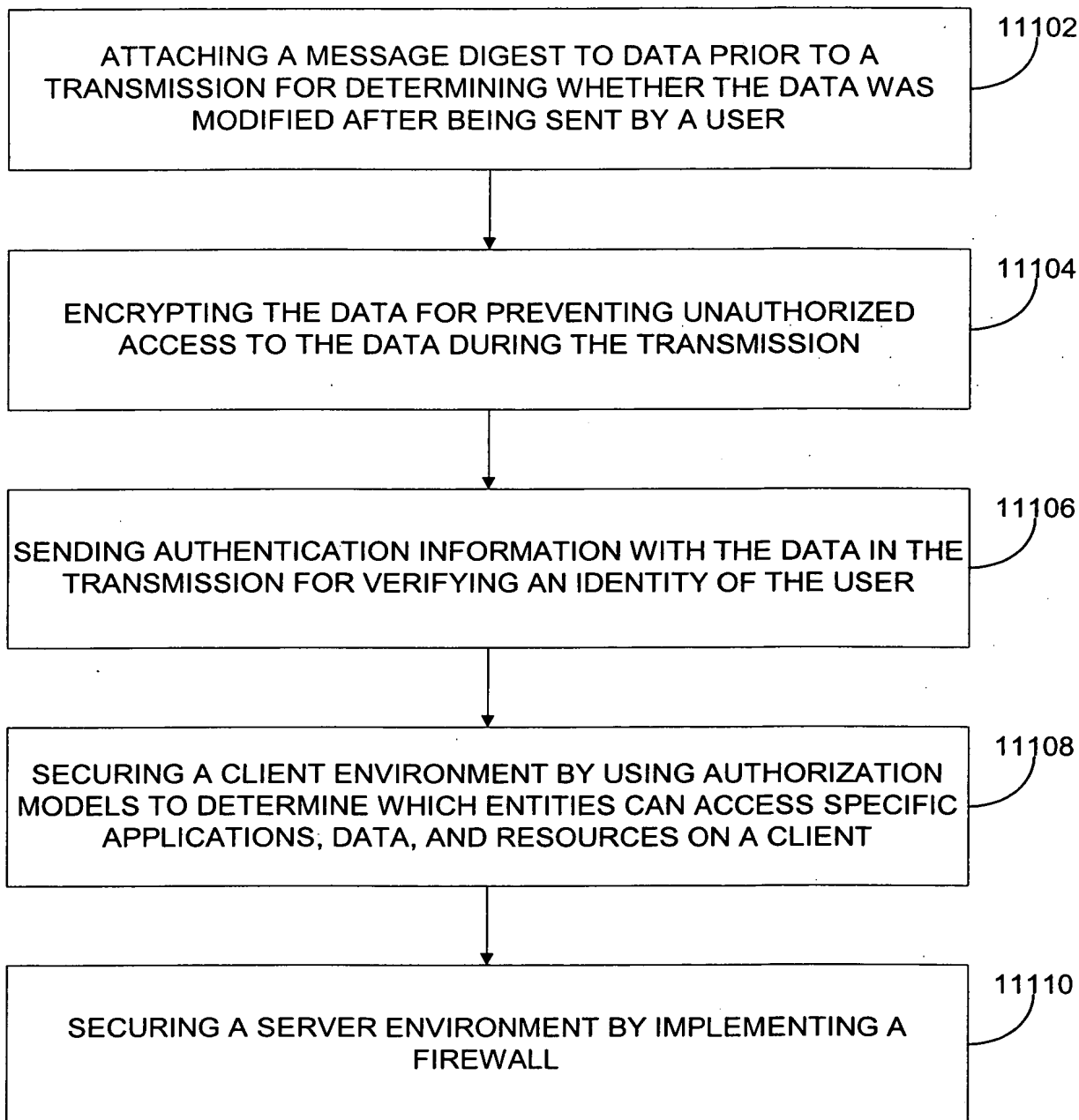
9414



**Figure 110**



11100



**Figure 111**